THE WORKERS' COMPENSATION BOARD OF ONTARIO

REPORT

92-00493/

Si vous désirez obtenir un exemplaire du Rapport annuel et du Supplément statistique 1990 en français, veuillez vous adresser à la
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Direction des communications
2, rue Bloor Est, 26e étage
Toronto (Ontario)
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(416) 927-3500

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Workers' Compensation Board
Communications Branch
2 Bloor Street East, 26th Floor
Toronto, Ontario
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(416) 927-3500

ISSN 0822-2150

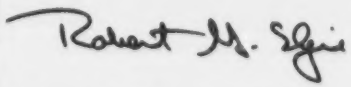
TOGETHER WE'RE GOING TO WORK.

The Workers' Compensation Board (WCB) is a statutory corporation created by an Act of the Ontario Legislature in 1914. It is responsible for administering the *Workers' Compensation Act* and Regulations of Ontario. The Board raises funds from the province's employers in order to provide compensation to workers who are injured on the job or who contract an occupational disease.

Compensation includes payment for loss of wages that may result from the injury or disease, economic loss and/or non-economic loss awards for permanent disability, payment of health care expenses, a wide range of vocational and medical rehabilitation services, retraining programs, and survivors' benefits in the case of a fatality. The Board also sponsors a range of accident prevention activities.

Colonel The Honourable Lincoln M. Alexander, P.C., K. St. J., Q.C., B.A., LL.D.,
Lieutenant Governor of Ontario

The Workers' Compensation Board is pleased to submit its annual report of operations for 1990.



Robert G. Elgie, Q.C., M.D., F.R.C.S.(C), Chairman

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Chairman's Message

Nineteen-ninety marked my last complete year as Chairman of Ontario's Workers' Compensation Board. At the end of April 1991, I will be leaving the Board to take up new challenges and responsibilities in the area of Health Law at Dalhousie University in Nova Scotia.

In this regard, it is fitting that 1990 was an eventful year of challenge and accomplishment for the Workers' Compensation Board, a year which saw the culmination of many diverse corporate and personal goals.

Among these, the full proclamation of Bill 162, *An Act to amend the Workers' Compensation Act*, in January of 1990 stands out as the indisputable highlight.

Robert G. Elgie

This legislation represents the most profound change to Ontario's workers' compensation system since it was first introduced in 1914. As well, the reform measures reflected the key principles espoused by Professor Paul Weiler in a series of reports commissioned by myself as Ontario's Labour Minister in the early 1980s. The new dual-award system for permanent disabilities, clearly defined vocational rehabilitation obligations for the Board and reinstatement rights for injured workers comprise three major reforms which I have supported during the course of my career, and which form the core for much of Professor Weiler's work. Collectively, these measures, and others incorporated into the revised *Act*, lay the groundwork for a fairer and more progressive workers' compensation system for the 1990s.

It is noteworthy that the changes represented by Bill 162 form, as it were, a bookend to Bill 101, 1985 legislation that addressed many of the fundamental process and structure recommendations brought forward by Professor Weiler.

I was honoured, during those early days of my career at the Board, to have been part of the Bill 101 reform process which "opened up" the compensation system with the introduction of an external board of directors, and the creation of the Workers' Compensation Appeals Tribunal, the Offices of the Worker and Employer Adviser, and the independent Industrial Disease Standards Panel. Again, these changes have been critical to the shaping of the workers' compensation system as we know it today, and are basic to a strong platform for the 1990s.

In addition to the major workload increases imposed by the implementation of Bill 162, 1990 also saw the continuation of the Board's vigorous efforts to improve the quality and range of its services through new policies and strategic directions, and through further corporate realignment.

For example, the WCB took several key steps closer in the implementation of a significantly revamped classification and assessment process, now scheduled for phase-in starting in 1993. As well, a more streamlined and efficient claims adjudication process was introduced and the Medical Rehabilitation Strategy became further ingrained into the Board's business regimen with the opening of 58 new community clinics, for a total of 97 by the end of 1990, and four regional evaluation centres, for a total of 15 by year-end.

New technology enhancements included fine tuning to the Workers' Benefit System, relocation of the Board's data centre to an independent, secure site, the introduction of image processing technology to create a "paperless office" and an interactive voice response system, which provides basic computerized claims information to clients with touch-tone telephones. These initiatives and strategies were supported by a corporate realignment announced in February 1990, which saw an increase in the number of operating divisions at the Board from four to seven and some key shifts of responsibilities among divisions.

It is clear that this wide range of activity has had some short-term negative impacts on service levels during 1990. It is likewise evident, however, that while some temporary disruption to service may have occurred, the longer-term benefits flowing from these far-reaching and critically needed changes are now being realized through improved service and productivity numbers.

A key player in the process that brought about these necessary changes at the Board over the past several years has been its Vice-Chairman, Alan Wolfson, who ended his five-year term in December. Mr. Wolfson was instrumental in spearheading and implementing many of the policy and organizational initiatives that have reshaped and positioned the Board to better serve its clients in the years ahead. I would like to express, on behalf of the board of directors, the staff and myself, our appreciation for his vision and his commitment to this organization.

I would also like to personally thank and pay tribute to the members of our board of directors: Mr. Joseph Duffy, Mr. David Mackenzie, Ms. Almerinda Rebelo and Mr. James Goodison, who are all representatives of workers; Mr. Stephen Hessian, Mr. Fred Telmer, Mr. Paul Richards and Mr. Michael Warren, who are all representatives of employers; and Dr. Maria Zorzitto, who is a representative of professional persons and the public. The collective wisdom, enthusiasm and commitment of this group provided clear and responsible direction to the Board during 1990, in its continued support of a responsive and fair compensation system for Ontario.

Two members of the board, Dr. Maria Zorzitto and Mr. David Mackenzie, completed their terms at the end of this year. On behalf of the Board, I would like to thank them for their splendid efforts and for a job well done.

One of the highlights of the past year was the landmark and unanimous decision that was reached by the board of directors following a section 86(n) hearing. In that decision, the board of directors set out its views with respect to chronic pain disability, retroactivity of benefits and, for the first time, outlined

what it saw as the appropriate roles for the Appeals Tribunal and the board of directors. I have summarized this last part of the decision and feel it is important to record that summary for the benefit of readers:

"After reviewing the relationship between the Workers' Compensation Board and the Workers' Compensation Appeals Tribunal, it was confirmed that adjudication of an appeal by the Workers' Compensation Appeals Tribunal and the administration of the Act *and governance of the Board by the board of directors are essentially complementary activities. They only come into conflict where, in the course of fulfilling its statutory duty, the Appeals Tribunal renders a decision that in some way interferes with or is contrary to the manner in which the board of directors has determined that the* Act *ought to be administered. In those situations, the board of directors is given a review power under s. 86(n) which only it can institute. It has previously determined that any such decision must involve an issue that is significant and it must be satisfied that a useful and important purpose would be served by conducting such a review.*

It therefore goes without saying that not all disparities between a tribunal decision and a policy or policies of the WCB will be reviewed, nor should they be. However, when one is reviewed, the board of directors is not bound by any standard of review. Its role is to re-evaluate seriously its policies in light of the tribunal decision so that following the review, only one policy will exist for the continuing administration of the Act.

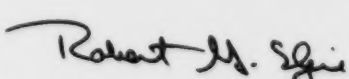
Under the scheme of the Act, *the policies of the board of directors cannot be absolutely binding on the tribunal, nor should they be. What they do represent are the decisions of the board of directors as to how, in its judgement, the* Act *should be administered and the Board governed.*

The board of directors concluded that, given their respective roles and responsibilities, a 'policy' which has been developed in accordance with principles of administrative fairness and which does not give the Act *a patently unreasonable construction, ought to be accepted and followed by the tribunal unless there are 'substantial reasons' for not doing so."*

It is apparent to me that the many things that have been accomplished at the Board would not have been possible during my tenure without the expertise, commitment, loyalty and effort of staff throughout the organization. What we have achieved together is, I believe, something to be remembered with a degree of pride. I can state without reservation that, for me, the memories will be dear ones, and I shall carry with me kind thoughts and memories about the talented, knowledgeable and dedicated people who work so hard to deliver competent and caring service to the Board's many clients. I know that the rate and extent of change at the Board has been disruptive, and for this I thank you doubly for your support and for your unflagging willingness to perform the best job possible.

To all staff at the Board, I express my sincere gratitude and appreciation. My years at the WCB have brought me many valued relationships with colleagues of the highest personal and professional calibre. I am grateful to you all and wish you well in your continued efforts to ensure that employers, workers and other key stakeholders are served by a compensation system that is committed to excellence.

On behalf of the board of directors,



Robert G. Elgie, Q.C., M.D., F.R.C.S.(C),
Chairman of the Board

Board of Directors

Seated (l. to r.): Stephen Hessian, Maria Zorzitto, Robert Elgie, Alan Wolfson, David Mackenzie. Standing (l. to r.): Michael Warren, Ronald Ellis, Joseph Duffy, Paul Richards, Fred Telmer, James Goodison, Almerinda Rebelo.

With the implementation of Bill 101 in 1985, the Workers' Compensation Corporate Board was eliminated and replaced by a part-time external board of directors, with a full-time Chairman and Vice-Chairman. In keeping with section 56 of the Workers' Compensation Act, *this board is representative of employers, workers, professional persons and the public. The board of directors oversees the development and delivery of workers' compensation policies and programs.*

Robert G. Elgie, Q.C., M.D., F.R.C.S.(C)
Chairman of the Board

Alan D. Wolfson, Ph.D.
Vice-Chairman and President,
Workers' Compensation Board

Joseph Duffy
Business Manager and Secretary-Treasurer,
Provincial Building and Construction Trades Council of Ontario

S. Ronald Ellis, Q.C.
Chairman,
Workers' Compensation Appeals Tribunal

▪ **James V. Goodison**
Grand Lodge Representative,
International Association of Machinists and Aerospace Workers

▪ **Stephen S. Hessian**
Resident Manager,
Domtar Inc.

David R. Mackenzie
Assistant to the National Director,
United Steelworkers of America

▪ **Almerinda M. Rebelo, C.S.W.**
Executive Director,
Parkdale Community Health Centre

Paul Richards
President,
Johns Scientific Inc.

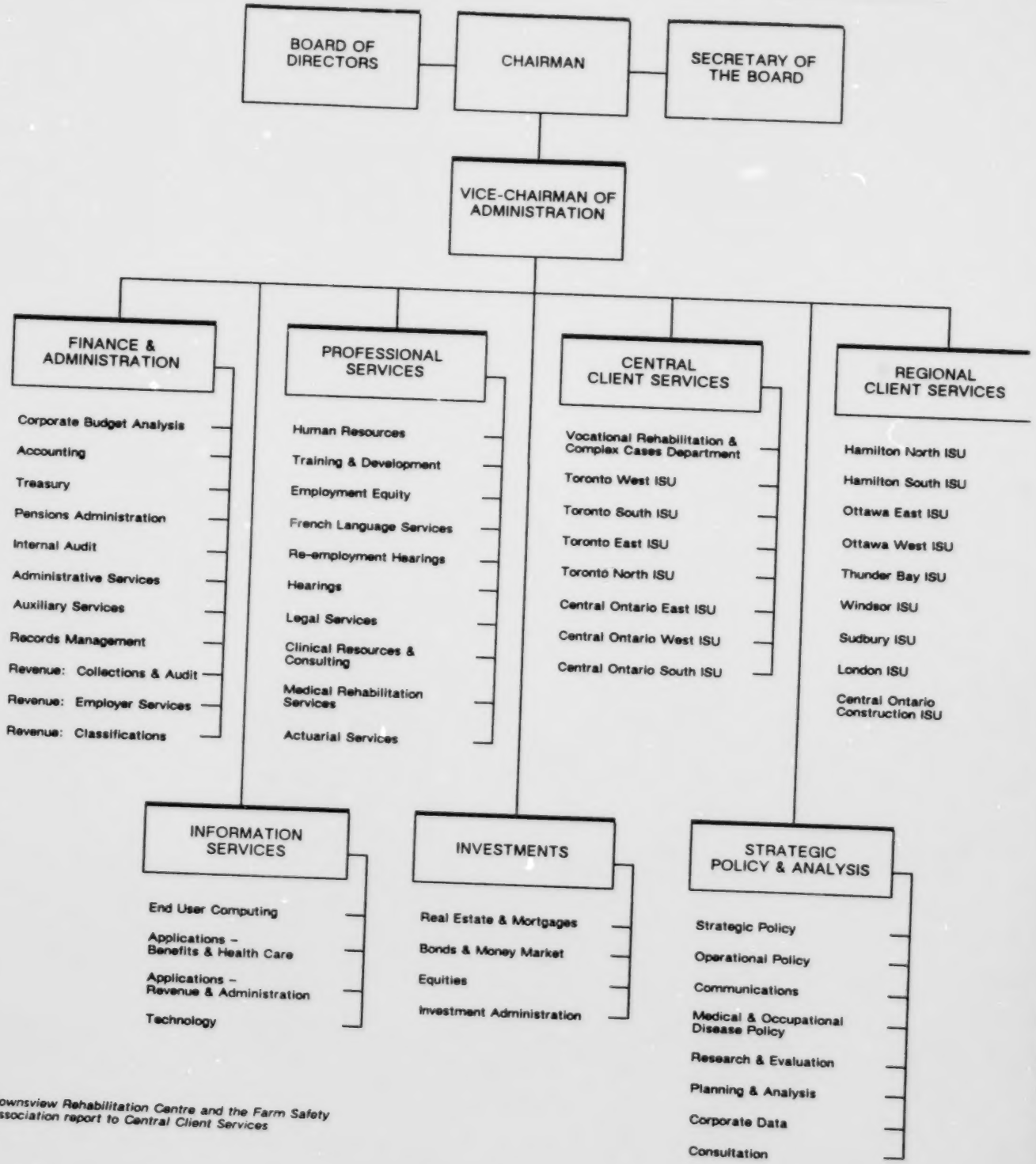
Fred Telmer
Chairman and
Chief Executive Officer,
Stelco Inc.

Michael G. Warren
Vice-President,
Johnson & Higgins Willis Faber Ltd.

Maria L. Zorzitto, M.D., F.R.C.P.(C)
West Park Hospital

▪ *Audit Committee Member*

Organizational Structure



Downsview Rehabilitation Centre and the Farm Safety Association report to Central Client Services

Executive Committee

(From l. to r.): Cindy Morton, Senior Vice-President, Strategic Policy and Analysis; Alan Wolfson, Vice-Chairman and President; Sam Van Clieaf, Senior Vice-President, Professional Services; Robert Elgie, Chairman; Linda Angove, Secretary of the Board; Mike Czetyrbok, Senior Vice-President, Regional Client Services; Elizabeth Kaegi, Senior Vice-President, Central Client Services; (kneeling) Robert Coke, Senior Vice-President, Finance and Administration.

The mandate of the Executive Committee is to assist the Vice-Chairman and President in the management of the Workers' Compensation Board's day-to-day affairs. The Executive Committee also ensures that the overall operational and strategic direction of the Workers' Compensation Board is compatible with corporate policies, as set by the board of directors.

Year in Review

1990 in Perspective

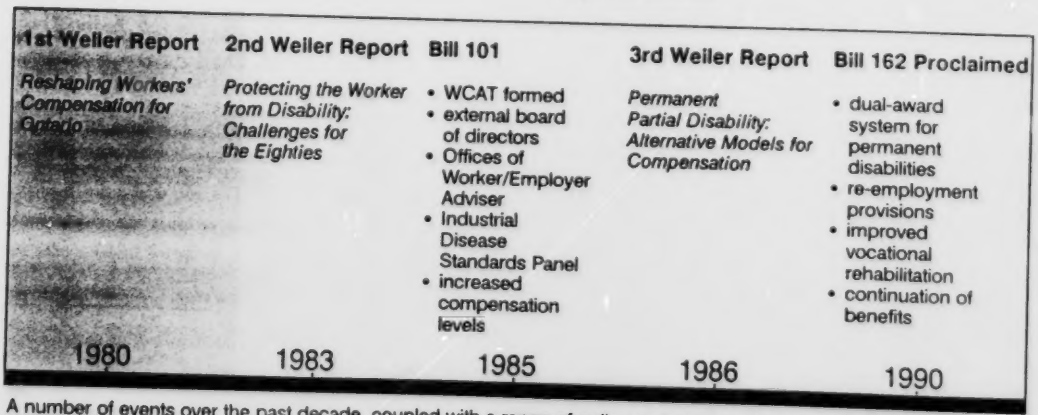
Nineteen-ninety culminated a decade of significant change to the Ontario Workers' Compensation Board and to the workers' compensation system generally. By the close of 1990, the Board could look back at a period of major and sweeping transformation, not only through legislation, but in the way the Board is organized administratively, and in the way the WCB does business with its many stakeholders throughout the province.

As the decade began, then Ontario's Labour Minister, Dr. Robert Elgie, commissioned an enquiry by Professor Paul Weiler in which he was to review the existing workers' compensation system and to propose appropriate recommendations for reform. The resulting report, predictively titled *Reshaping Workers' Compensation for Ontario*, set the platform and tone for the 10 years of change that were to follow. The report formed the basis of Bill 101, 1985 legislation that addressed key process and structure issues which profoundly affected the WCB and the delivery of its programs.

Professor Weiler tabled two more reports in 1983 and 1986 and this latter report, coupled with his earlier submission, provided much of the framework and direction for Bill 162, *An Act to amend the Workers' Compensation Act*, which was passed in 1989 and fully proclaimed in January 1990. These legislative reforms, which formed the basis for much Board activity and many program initiatives during 1990, represent the most significant changes to Ontario's workers' compensation law since the *Act* was first passed in 1914.

In addition to the implementation of the many program and service requirements contained in Bill 162, the Board continued its aggressive agenda of policy and administrative change with a view to ensuring a WCB that would be characterized by effective program delivery, sound client services, an open and consultative policy formulation process, financial accountability and responsible administration.

Most notable among these many initiatives were steps taken toward the implementation of a new Revenue Strategy, further enhancements to the Board's Medical and Vocational Rehabilitation Strategies, an improved claims adjudication process, the addition of further new technology such as image processing, and a corporate realignment highlighted by the extension of the Integrated Service Unit concept to regional offices.



A number of events over the past decade, coupled with a range of policy and administrative changes, transformed Ontario's compensation system and posed significant challenges for the Board.

Phyllis Billings, an injured worker, is greeted by a Board doctor in the reception area for the Hamilton Integrated Service Units.

The Board's Medical Rehabilitation Strategy was further strengthened during 1990 with the addition of 58 new community clinics and four regional evaluation centres to the system operating throughout the province, with the result that, by year-end, there were a total of 97 community clinics and 15 regional evaluation centres. In keeping with the WCB's new approach to medical rehabilitation, injured workers are now receiving improved rehabilitation health care soon after injury and closer to their homes.

The Board also continued the very important process of consultation with employers during the year to assist in the development of a revised classification system that groups employers more closely on the basis of similarity of business activity and comparability of risk.

A second consultation document, *Revenue Strategy: The New Classification and Pricing System*, was prepared and sent to more than 2,000 major stakeholders for comment – the further development of a consultative process that began in 1989.

The reorganization of the Board's six regional offices into eight Integrated Service Units reflects the Board's new integrated approach to case management – first introduced at its Toronto head office in 1987 and 1988. This coincided with the implementation, in the

summer, of a revamped claims adjudication process first piloted during 1989. The changes to claims adjudication included the addition of adjudicator assistants to provide information-gathering and client contact support to each adjudicator.

During 1990, the Board continued its efforts to improve service through technology with the introduction of image processing which, at time of installation, was the second largest system of its kind in the world. Imaging replaces the paper claim file with an electronic copy that can be viewed from several hundred image processing workstations in Board offices across the province.

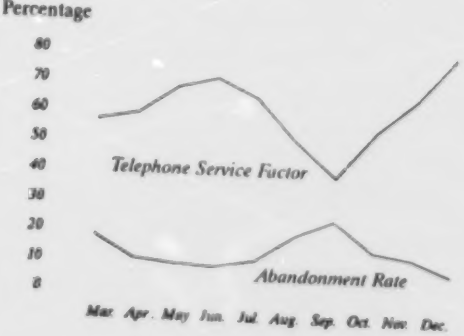
This process allows immediate and simultaneous access, by appropriate personnel, to Board claim files. The technology makes paper claim files, and their storage and transfer, unnecessary and, in time, will create an essentially paperless adjudication process.

As one reviews 1990 and considers the vast scope of change experienced by the Board and its employees over the past decade, it is not surprising to see evidence of some disruption to service levels and Board performance. The WCB acknowledges that the numerous strategies, new policies and administrative changes, all coupled with the implementation of major legislative reforms, did result in client servicing problems.

It is clear, however, that dramatic changes of the type experienced by Ontario's workers' compensation system during the 1980s, and in 1990, must be seen as an important and much needed investment in the future of a soundly administered, fair and viable compensation process for all stakeholders. In this regard and, as indicated by recent evidence of sharply improved Board performance and service delivery figures in the latter quarter of 1990, the WCB believes that the short-term period of service disruption is now behind it, and that a sound platform is in place for the delivery of significantly enhanced service over the coming decade.

Telephone Service Levels

March - December 1990



Telephone Service Levels measure the level of service provided by telephone enquiry clerks in the Regional and Central Client Services Divisions. It is estimated that these clerks account for 30 per cent of all calls received by Unit personnel in these divisions. Direct calls to adjudication staff and the interactive voice response system (IVR) are not included in the measures. However, calls which are passed to these enquiry clerks by IVR and adjudication staff are included.

Telephone Service Factor reports the percentage of received calls which are answered by an enquiry clerk within 20 seconds.
Abandonment Rate reports the percentage of calls received in which the caller hangs up before an enquiry clerk answers.

Bill 162

Bill 162, *An Act to amend the Workers' Compensation Act*, was proclaimed on January 2, 1990 and, in conjunction with Bill 101, brought about the most far-reaching reform to the *Act* since it came into effect in 1914. The provisions of this new legislation include a dual-award system, through which injured workers with a permanent disability may be compensated for one or both of economic loss, or loss of future earnings, and for non-economic loss, or loss of enjoyment of non-work-related aspects of life.

Discussion among Board adjudicators, adjudicator assistants and technical advisers is often critical to the fair and speedy adjudication of claims. Here, discussion takes place in the Board's Complex Case Unit (Injuries).

Other provisions include an obligation on the part of employers to maintain contributions to pensions and other employment benefits for injured workers for up to one year post-injury. In addition, any worker who receives compensation for future loss of earnings will be entitled to a retirement benefit from the Board when he or she reaches age 65.

The Board's Vocational Rehabilitation Strategy, created in 1988, was strengthened as a result of a Bill 162 provision that places an obligation on the Board to contact injured workers who have not returned to work within 45 days of notice of an accident being filed. In this regard, the Board has enhanced its computer system to include the capacity to monitor its compliance with the 45-day rule, and to alert staff to the need to contact workers within the required timeframe.

Another feature of the legislation is a provision that a worker who has not returned to pre-injury or alternative employment at comparable earnings within six months after notice of accident is filed must be offered a vocational rehabilitation assessment. If the Board determines a vocational rehabilitation program to be appropriate, it is developed in consultation with the worker and, where possible, with the employer and the worker's physician. The program may include vocational training, general skills upgrading, refresher courses, employment counselling (including training in job-search skills and identification of employment opportunities), participation in an on-the-job training program, help in looking for employment, and assistance for an employer in adapting the work or workplace to accommodate the needs of the worker.

Ontario Hydro worker, Steve Zaporozan (centre), is back to a new job with his employer after an injury; with him are his Board caseworker (right) and a Hydro safety representative.

Reinstatement is another important component of the new legislation. Most employers in Ontario who regularly employ 20 or more workers are required to re-employ an injured worker who has had at least one year of continuous service before the accident, once the worker is able to perform the essential duties of the job he or she held before the injury.

If the worker is unable to perform the essential duties of the pre-injury job, but can perform other suitable work, the employer must give the worker the first opportunity to accept such work that may become available. Employers are required to modify the work or the workplace to accommodate the needs of the injured worker in order to facilitate a worker's re-employment, as long as it does not cause undue hardship to the employer.

Special reinstatement requirements for employers primarily involved in construction were considered during 1990 by a bipartite committee, with the aim of devising suitable guidelines for new regulations. At year-end, the Board was waiting for the delivery of this committee's recommendations for its consideration.

During the latter part of 1989, the WCB established a Reinstatement Branch to mediate and adjudicate the reinstatement provisions of the new Bill. The branch commonly works to develop satisfactory settlements through mediation. Failing this, a more formal hearing is held involving the employer, the worker, witnesses and Board officials, who must jointly determine whether undue hardship prevents the employer from reinstating the worker or maintaining benefits. During the year, 157 applications for reinstatement were received by the Board, all but 36 of which had been resolved by year-end.

Due to the newness of these reinstatement and employment benefit requirements, the Reinstatement Branch was extremely active during the year in promoting public awareness and understanding. This was done through speaking engagements and by conducting province-wide seminars with worker and employer groups. Throughout the year, as workers and employers became aware of the branch's existence, there was a steady increase in the number of applications for reinstatement.

Organizational Realignment

In 1990, the Board undertook a number of organizational changes with a view to enhancing the consistency and efficiency of claims decision-making and to better facilitate rehabilitation and re-employment of injured workers.

Three important elements of this reorganization included an increase in the number of operating divisions of the Board to seven – Professional Services, Finance and Administration, Information Services, Investments, Strategic Policy and Analysis, Central Client Services, and Regional Client Services; the conversion of regional offices to Integrated Service Units (ISUs); and the introduction of a new claims adjudication process. The introduction of these new measures was completed by the fall of 1990.

The conversion of the Board's six regional offices to the ISU structure occurred in conjunction with the introduction of new claims adjudication procedures Board-wide.

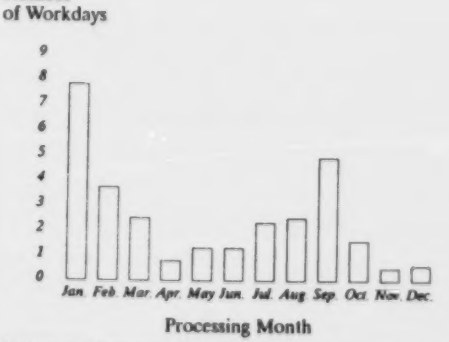
The four goals of the new claims adjudication process are: speedy and fair entitlement decisions; prompt and appropriate compensation; early restoration of earnings and early return to full activity for injured workers; and timely exchange of information with clients.

Under the new system, adjudicators are to be helped by adjudicator assistants, whose work includes information-gathering, client contact, clerical work and simple adjudication functions. With the introduction and training of the assistants in 1990, it is expected that adjudicators will soon have more time to spend on the more significant and critical decision-making aspects of claims adjudication.

Other aspects of the new claims adjudication process include improved advisory services, better access to technical specialists and, finally, superior information systems.

Claims Registration Process

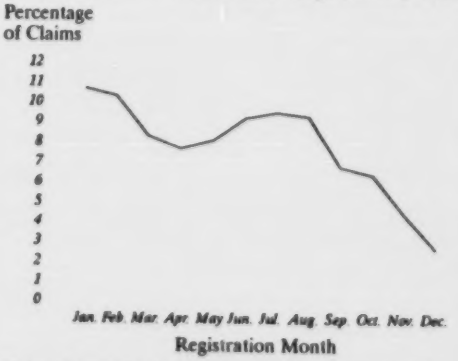
Number of Workdays Required to Process Registration Workload, 1990



Claims Registration Process refers to an average number of working days required to process the average daily registration workload, based on an estimation of 2,000 claims being registered in one day.

Entitlement Process

Percentage of Lost-Time Claims Pending an Entitlement at 12 Weeks after Registration, 1990



Claims Pending Entitlement at 12 Weeks measures the percentage of lost-time claims pending an initial entitlement decision at 12 weeks after the date of registration.

A growing number of community clinics, such as the Early Treatment Centre for Industrial Injuries in Hamilton, are making it easier for injured workers to get improved treatment closer to their homes.

Medical and Vocational Rehabilitation Services

The Board's Medical Rehabilitation Strategy (MRS), first introduced in 1988, aims to help injured workers recover more quickly from work-related soft tissue injuries and return to full activity through exercise and therapy programs which start as soon as possible following the accident. The program is based on an interrelated, three-tier system of service delivery, of which community clinics and regional evaluation centres make up the first two tiers. An important feature of the Board's strategy is that treatment is offered in or close to the worker's own community, thereby saving time and disruption to the worker's life.

During 1990, the Board approved another 58 community clinics across the province, bringing the total to 97. Additionally, another four regional evaluation centres were opened, for a total of 15. These Board-approved facilities all operate independently of the WCB. Some 20,000 injured workers were treated or seen at this network of facilities throughout the year.

The third tier in the Board's strategy is the Ontario Workers' Compensation Institute, an organization that was established and is funded by the Board – and is the first of its kind in North America. The aim of the Institute is to conduct research related to

rehabilitation, and to ensure high service standards in the community clinics and regional evaluation centres.

During the year, the Institute initiated a research model which will consider factors in the workplace which enhance or inhibit the return to work of the injured worker, as well as evaluate the Board's Medical Rehabilitation Strategy to determine its effectiveness in returning injured workers to full activity.

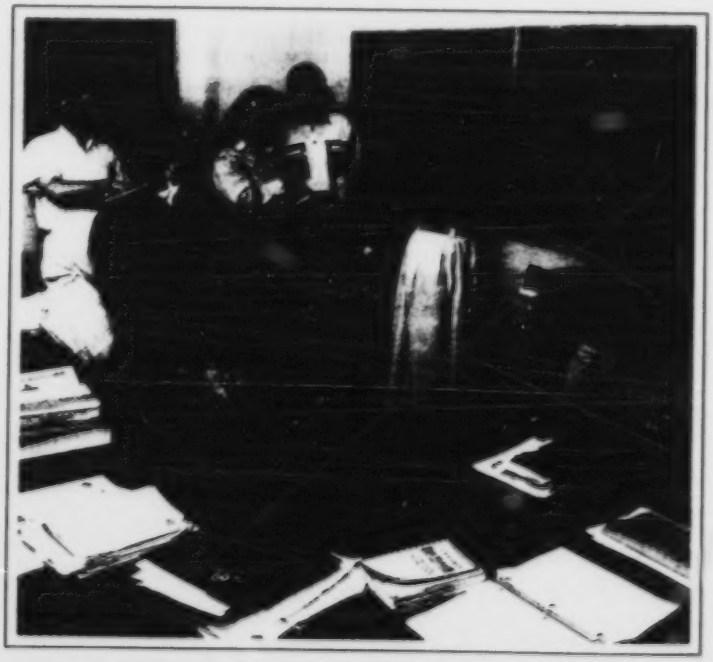
MRS Receptions

During 1990, the Board hosted regional receptions in Ottawa, Windsor, Oshawa and Mississauga. The events were staged to provide information about the Board's Medical Rehabilitation Strategy and to introduce local community clinics and regional evaluation centres to key rehabilitation stakeholders, including doctors and other members of the health care community, area employers, labour groups and local MPPs.

The receptions, hosted by the Chairman of the Board, included a tour of a community clinic and a regional evaluation centre, and promoted increased awareness about the Board's new rehabilitation services. The visibility and availability of community clinics and regional evaluation centres was greatly enhanced and the referral of injured workers to the new facilities by physicians encouraged. In total, some 700 guests learned more about the Board's approach to medical rehabilitation through these receptions, and their success has prompted the WCB to plan four more for the spring of 1991.

Vocational Rehabilitation

Complementary to the Medical Rehabilitation Strategy is the Board's Vocational Rehabilitation Strategy. The implementation of this key strategy commenced in January 1990, and its primary goal and objective is to lessen the impact of work-related injury or disease by helping the injured worker re-establish, as much as possible, his or her pre-accident earnings profile.



As part of their vocational rehabilitation, injured workers participate in Board-sponsored *English as a Second Language* classes.

In order to bring about service improvements in both the medical and vocational rehabilitation programs, virtually all of their activities were reviewed and underwent significant change, including resourcing, work methods, technology, training and policy.

In 1990, an ambitious hiring initiative was undertaken to recruit and train approximately 100 additional vocational rehabilitation caseworkers. As well, a greater availability of vocational rehabilitation services was provided at Board offices throughout the province.

Workers, employers, treating physicians and Board caseworkers actively participated in the development of vocational rehabilitation plans for injured workers in 1990. These plans contained specific and agreed-upon goals and timeframes for completion.

Where appropriate, the injured worker is provided with such services as vocational assessment, design and implementation of a vocational rehabilitation plan, and employment counselling, all aimed at getting the worker back to work as soon as possible and back to his or her pre-injury earnings profile.

Revenue Strategy

A new Revenue Strategy was approved in principle by the board of directors in November 1989. This decision followed consideration of a report based on stakeholder response to a major consultation document, *Revenue Strategy: A Framework for the 1990s and Beyond*, issued by the Board for comment during the summer of 1989. The goal of the Revenue Strategy is to create a more modern, responsive and equitable employer classification and assessment system, while maintaining revenue neutrality.

During 1990, the Board continued its vigorous activity in defining the design of the new revenue system through continued consultation and consideration of policy proposals.

In January 1990, some 204,000 Ontario employers were asked to complete a census/survey and to return it to the Board by April. The aim of the survey was to gather information required to develop a new classification structure. Responses received permitted allocation of firms to the appropriate rate group(s) based on the business activity information supplied.

The responses to the 1990 census/survey led to the creation of a proposed classification scheme outlined in *Revenue Strategy: The New Classification and Pricing System*. This document set forth a number of associated policy proposals aimed at reforming a revenue system that had not been significantly altered since 1914. This new strategy document was sent, in September 1990, to more than 2,000 major Board stakeholders, for comment by December 14.

In addition, two Advisory Groups were set up specifically to consider the strategy, one representing workers, the other employers. Since the spring of 1990, these two groups have supplied the Board with valuable advice and guidance in the design and development of policy decisions which will guide the new strategy.

The main objective of the Revenue Strategy is to develop a classification system that groups employers more closely on the basis of similarity of business activity and comparability of risk. Consequently, some assessment rates may rise, while others may fall under the new system; however, the total revenue collected will remain the same. The Board's aim is not to generate more revenue but to create a fairer redistribution of the overall assessment burden among some 204,000 Schedule 1 employers in Ontario, who were responsible for about $2.4 billion in Board revenue in 1990.

To ease the impact of the proposed new rate structure on employer assessments, the Board has proposed that a three-year transition period to the new classification and pricing system begin on January 1, 1993. Any necessary rate increases or decreases arising out of the reclassification exercise will be spread gradually over this period.

During July 1991, employers will be notified of their potential assessment rates under the proposed new classification scheme.

In the meantime, rates for 1992 will be established based on the current structure of 109 rate groups. Preliminary rates for 1992 will be set in June 1991, following which employer rate group meetings will be held during the summer and fall.

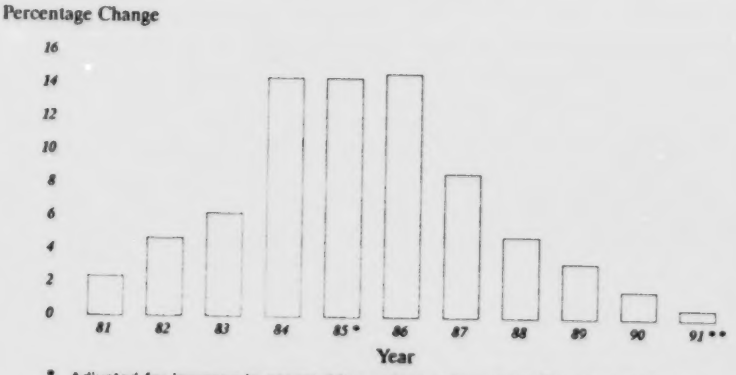
Revenue Department Reorganization

In the fall of the year, the Board created a new Revenue Department, comprising three branches: Classifications; Collections and Audit; and Employer Services. The new department is designed to improve service to employers on revenue-related issues and to pave the way for the introduction of the Revenue Strategy.

To this end, there was a staffing increase and an upgrading of administrative procedures with a view to improved decision-making. Another client benefit included centralizing all revenue services in one area of the Board's head office. Part of the reorganization involved the establishment of a Collections Unit in the Hamilton Regional Office.

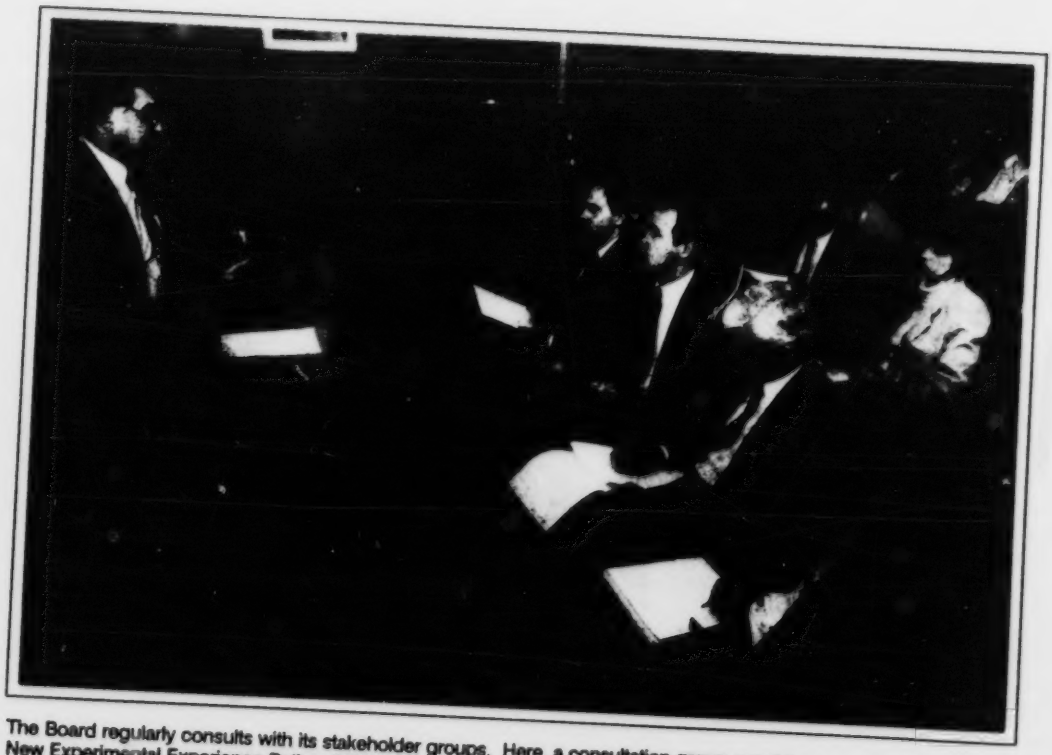
The department's newly added activities include: experience rating, administration of section 91(7), Workwell, accident costs, the charging of claims, and the addition of several new revenue positions in the regional offices. Revenue staff in the regions now report directly to the Board's head office, which has led to a greater consistency in service to employers across the province.

Per Cent Change in the Average Rate of Assessment - Schedule 1, 1981-1991



* Adjusted for increase in assessable earnings ceiling under Bill 101 in 1985.

** In general, the assessment rates were frozen at 1990 levels.



The Board regularly consults with its stakeholder groups. Here, a consultation group considers proposals for the New Experimental Experience Rating (NEER) plan.

Experience Rating

During 1990, three additional employer rate groups entered the New Experimental Experience Rating (NEER) plan, bringing the total to 25. The NEER plan is one of three experience rating programs at the Board aimed at reducing the frequency, severity and disabling consequences of workplace injuries by issuing refunds or surcharges to firms in the plan, based on their individual accident experience. The other two experience rating plans are the Voluntary Plan and CAD-7 for construction employers.

In 1990, the board of directors decided that the Voluntary Plan will be discontinued as of January 1, 1992, and NEER will gradually be extended to cover all Schedule 1 employers, outside of the construction industry, by 1995. The future status of the CAD-7 program is currently under review.

The extension of experience rating coverage to new groups will be co-ordinated with the implementation of the Board's Revenue Strategy. Transition arrangements will be developed in conjunction with affected groups, to ensure that this process proceeds as smoothly as possible.

During 1990, more than 100 seminars and workshops, supplemented by publications and videos, were conducted with groups of NEER employers throughout the province on all aspects of the plan. This kind of educational forum, which was first introduced in 1986, is scheduled to continue.

Workwell

To encourage employers to establish and maintain safe and healthy work conditions, the Board's Workwell program, which began as a pilot in 1989, was continued through 1990. Under Workwell, rebates are awarded to Schedule 1 employers who demonstrate superior health and safety practices. In some cases, these financial incentives can reach as high as $100,000. On the other hand, firms with poor practices with respect to workplace health and safety could face surcharges.

During 1990, a new computer program was introduced that identifies employers who may be eligible for rebates. It is anticipated that 33,000 employers may be eligible to participate in the Workwell program. The board of directors made a decision to continue with the section 91(6) rebate portion of the Workwell program, as a pilot, through 1991.

Technology and Improved Client Service

Imaging can be thought of as a massive electronic filing cabinet and mail system. It replaces the paper claim file with an electronic copy which can be reviewed from any of more than 900 image processing workstations in Board offices across the province. Incoming forms and correspondence are quickly scanned into the system, increasing efficiency and control, and virtually eliminating the delays and costs associated with paper reproduction, transfer and storage.

This means that if a file is in the system, phone enquiries from injured workers and employers may be answered much faster. Commencement of a particular stage of the adjudication or rehabilitation process need not be held up because other staff are working on, or looking at, the claim file.

The relocated data centre, with its advanced equipment, has allowed the Board to more than double the available computer capacity.

An imaging clerk scans claim file information into the Board's imaging data bank, making claims information readily available to Board staff and eliminating the need for paper files.

In addition to imaging, the Board added new computer equipment to a relocated data centre. The new site, with power protection, modern cooling and better layout, and the additional equipment have combined to more than double the available computer capacity.

A further technological advance at the Board during 1990 involved the introduction of an interactive voice response (IVR) telephone system that provides basic benefit payment information to injured workers and employers by means of a touch-tone phone and without the need to speak directly with Board staff.

During the year, enhancements were made to the Workers' Benefit System (WBS), a system put in place in 1989 to automate and accelerate benefit payment methods and to provide timely on-line information for the management of claims. The Board worked hard during 1990 to correct the inevitable start-up glitches in the new system.

Information Sharing

During the spring and fall of 1990, the Board held two series of one-day information sessions across the province for MPPs and their constituency and legislative office staff –

in recognition of the time these offices spend dealing with compensation matters. These seminars dealt with such topics as: how a claim is processed, medical and vocational rehabilitation, reinstatement, the appeals process and communications with the Board. Because of the success of this important outreach initiative, which saw a total of some 400 attendees in 1990, the seminars will now become a regular feature of the Board's public education program.

Planning was also underway during the year on two important programs that have been scheduled for 1991. A permanent Consultation Branch will be created at the Board to plan, co-ordinate and facilitate all consultation efforts, both internally and externally, with all major stakeholder groups. The Board will also host a major information conference in the fall of 1991, at which WCB stakeholders will have the opportunity to meet with Board staff and discuss topics of mutual concern.

As Ontario's Workers' Compensation Board enters the 1990s, it leaves behind it a decade of extraordinary transformation, of both the organization and the compensation system itself. It is apparent, however, as outlined in this Report, that the foundation is now in place for a more progressive and contemporary WCB, characterized by a greater use of stakeholder consultation and an absolute commitment to constantly improving the range and quality of its services. As the WCB enters a new decade, then so does it enter into an era of renewed commitment to reinforcing the vital partnership among the Board, employers and workers in forging the best possible compensation system for the province.

Financial Report

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Management Discussion and Analysis

This section of the Annual Report provides an analysis of the Workers' Compensation Board's 1990 operating results and financial position. It also includes comments on the Board's investments.

Operating Results

The Board levies assessments on the payrolls of Ontario's employers to fund benefits to injured workers. Frequently, the benefit expenditures related to an accident will be paid over a number of years. The financial statements recognize the present value of these future payments as an expense in the year the accident occurs. Assessment revenues which exceed the current year's cash payments are invested in an investment fund for future years' payments.

During 1990, the Board continued to realize positive cash flow as assessment and investment revenues exceeded benefit payments. After recognizing the future payments of incurred claims as a benefits expense, there was a deficit in 1990. The deficit was $619 million, a 45 per cent decline from the $1,119 million reported in 1989. The major reason for the decline was that the 1989 deficit included a $630 million provision related to the transitional provisions of new legislation. A similar provision was not required in 1990.

Revenues

The strong growth in the Ontario economy, which had been experienced since the mid-1980s, came to an end in the second quarter of 1990. Economic activity was significantly reduced in the goods-producing and construction sectors. As a result, for the fiscal year ended December 31, 1990, assessment revenues declined three per cent from 1989, as shown below:

Assessment revenues	1990	1989
	($ millions)	
Schedule 1 employers	$ 2,372	$ 2,483
Self-insurers	224	195
Total assessment revenues	$ 2,596	$ 2,678

Schedule 1 statistics	1990	1989
Employers assessed	204,000	205,000
Average assessment rate per hundred dollars of assessable payroll	$ 3.18	$ 3.12
Maximum assessable earnings	$ 38,500	$ 36,600

Investment income increased by eight per cent to $440 million from $409 million in 1989. This income was realized primarily from fixed income securities and short-term investments.

Total revenues declined less than two per cent to $3.04 billion as the additional investment income did not offset the lower assessment revenue.

Benefits

Benefits paid increased by 15 per cent to $2 billion in 1990. Most of the benefits paid during the year resulted from claims incurred in prior years when employment levels were higher. Although the number of new claims declines during slow economic times, the full impact of lower benefits paid is realized in subsequent years. Temporary compensation benefits paid increased by $86 million primarily due to the impact of inflation ($35 million) and longer duration of claims ($30 million).

Permanent supplement payments amounted to $109 million, a $95 million increase over 1989 as the non-transitional provisions of Bill 162 became effective on January 2, 1990. The 1989 payments were under the transitional provisions of Bill 162.

Rehabilitation benefits increased by $51 million or approximately 22 per cent due to an increase in the number of injured workers receiving rehabilitation services. This is a reflection of the rehabilitation strategy adopted late in 1989.

The net increase in the liability for future benefit payments was $1.2 billion, as follows:

($ millions)

	1990	1989
Benefits liability, beginning of the year	$ 13,780	$ 11,663
Deduct benefits paid during the year	2,048	1,782
	11,732	9,881
Benefits liability required at year-end, based on claims evaluations and actuarial determinations	15,000	13,780
Total benefits expense for the year	$ 3,268	$ 3,899
Represented by:		
Benefits paid during the year	$ 2,048	$ 1,782
Increase in benefits liability	1,220	2,117
	$ 3,268	$ 3,899

In 1989, benefits liability included a special provision of $630 million under the transitional provisions of Bill 162. Bill 162 provides for supplements to permanently disabled workers incurring a loss of wages in excess of their permanent disability pension. The Bill also provides for supplements to workers while participating in vocational rehabilitation programs. The non-transitional provisions of Bill 162 apply to injuries occurring after January 1, 1990 and the cost is reflected in the 1990 benefits expense.

Administrative and Other Expenses

The increase in administrative and other expenses relates to the costs for new programs, to a reclassification of medical report fees and to inflation rate increases. With recent legislative changes, medical report fees are now paid separately to physicians as an administrative expense and are not considered a component of health care costs. The 1990 cost was $11 million. The impact of inflation was approximately $13 million.

Special initiatives and new strategies which represented more than one-half the increase in administrative and other expenses over 1989, include the following:

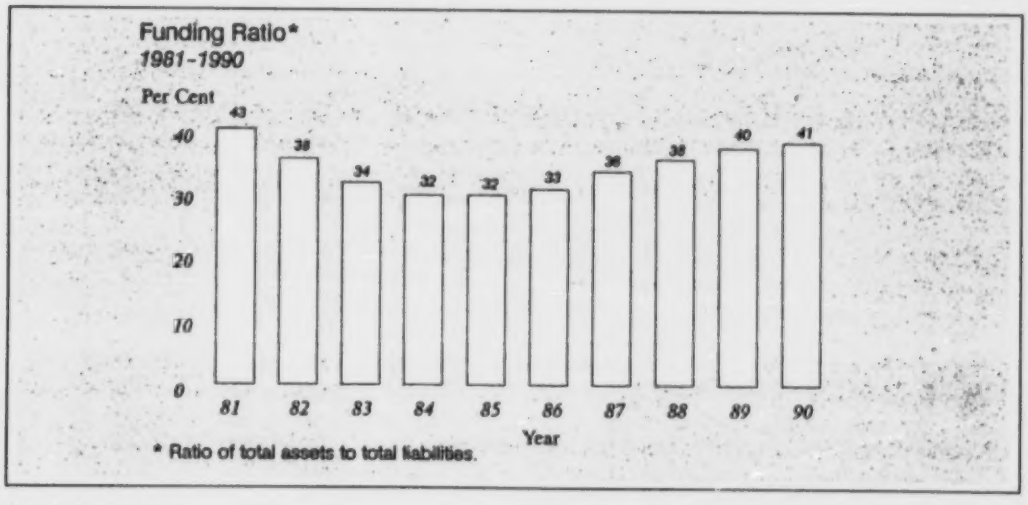
- The Vocational Rehabilitation Strategy came into effect during 1990 with an associated administrative cost of $16 million. This strategy promotes a more intensive approach to vocational rehabilitation with earlier initiation of vocational rehabilitation programs, the proactive use of external assessment and training centres, and more frequent interaction with and support from the Board's vocational rehabilitation staff.
- The Medical Rehabilitation Strategy continued to be implemented in 1990. This strategy establishes regional evaluation centres and community clinics which provide services to injured workers as close as possible to their homes earlier in the course of treatment, in order to promote a more complete and timely recovery.
- The new Claims Adjudication Strategy was implemented. New adjudicator assistant and nurse specialist positions were added to support service delivery by relieving adjudicators of tasks that can be more appropriately handled by others.
- Other special initiatives included the Revenue Strategy, the implementation of legislative changes related to Bill 162, the imaging project, and the data centre relocation.

Financial Position

The lower rate of increase in the unfunded liability continued in 1990. The Board's asset growth rate of 11 per cent significantly surpassed the liability growth rate of nine per cent. The unfunded liability increased by seven per cent, to $9.1 billion. As shown below, assets now represent 41 per cent of total liabilities, up from 40 per cent in 1989. This improvement in the Board's financial position was due to the following:

- The recent trend towards fewer lost-time claims continued during 1990.
- Investment income increased to $440 million.
- The current year's revenues continued to exceed payments, resulting in a further $395 million being invested in the investment fund.

With this improvement, the Board's strategy to eliminate the unfunded liability by the year 2014 remains on track, in spite of the current year's decline in revenues. The unfunded liability is anticipated to grow to approximately $12.5 billion in the year 2000, then decline to zero in the year 2014. Schedule 1 employers' assessment rates include a component relating to the amortization of this liability. Cash flow generated from operations continues to be invested towards retirement of the unfunded liability.



Investments

Total investments increased by 18 per cent, to $5.4 billion from $4.6 billion in 1989. This increase includes $440 million of re-invested investment income. An additional $395 million was invested as funds were generated from operating activities and from the reduction of operating cash by $169 million, to $277 million as at December 31, 1990.

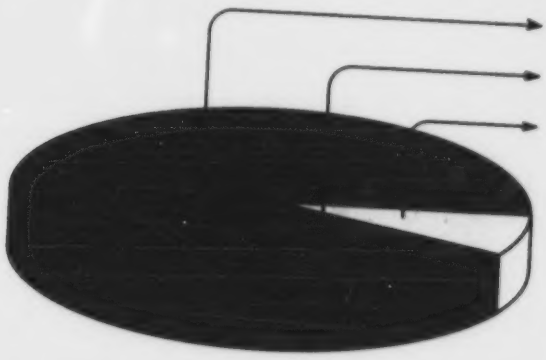
Due to depressed equity markets, the 1990 rates of return were disappointing. However, the objective of achieving a real rate of return in excess of three per cent in the longer term has been realized over the past four years, despite a lower return in 1990.

The Board continues a prudent investment policy to ensure the interests of workers and employers are protected. The composition of the portfolio is outlined in the notes to the financial statements.

Revenues and Expenses

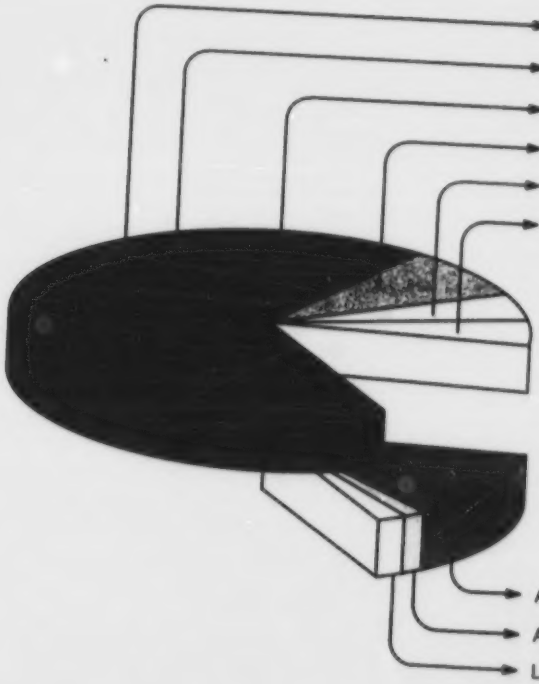
The two charts below show principal sources of revenue and where that money is spent:

Revenue – Where the money comes from



	($ millions)
Assessments from Schedule 1 employers	$2,372
Investment income	440
Revenue from Schedule 2 employers	224
	$3,036

Spending – Where the money goes



Benefit Payments	($ millions)
Temporary compensation	$ 777
Worker pensions	560
Rehabilitation	284
Health care	234
OAS supplement	109
Dependency	84
	2,048
Administration	304
Accident prevention	30
Legislative obligations	53
	$2,435

Responsibility for Financial Reporting

The accompanying financial statements were prepared by management in accordance with generally accepted accounting principles, consistently applied, and include some amounts based upon management's best estimates and judgements. Any financial information contained elsewhere in the Annual Report conforms to these financial statements.

Management is responsible for the integrity of the financial statements and has established systems of internal control to provide reasonable assurance that assets are properly accounted for and safeguarded from loss. The board of directors has established an Audit Committee, comprising three directors who are not officers or employees of the Board, to ensure that management fulfills these responsibilities. The Audit Committee meets periodically with management, the internal auditors and the external auditors to ensure that their responsibilities are properly discharged with respect to financial statement presentation, disclosure and recommendations on internal control.

The Internal Audit Branch performs audits designed to test the adequacy and consistency of the Board's internal controls, practices and procedures.

The external auditors, Arthur Andersen & Co., working on behalf and under the direction of the Provincial Auditor, have performed an independent audit of the financial statements of the Board in accordance with generally accepted auditing standards and, accordingly, included an evaluation of the Board's systems of internal control. The Provincial Auditor's Report outlines the scope of this independent audit and his opinion on the financial statements of the Board.

The firm of Eckler Partners Ltd. has been appointed as the independent consulting actuaries to the Board for year-end 1990. Their opinion on the adequacy and appropriateness of the valuation of the Board's actuarial liabilities, and on the proper provision for these costs, is presented as a part of these financial statements.

Robert G. Elgie
Chairman

Glenn W. Cooper
Executive Director, Finance and
Chief Financial Officer

April 5, 1991

Statement of Unfunded Liability

WORKERS' COMPENSATION BOARD
Statement of Unfunded Liability
For the Year Ended December 31, 1990

($ millions)

	Note	1990	1989
REVENUES			
Assessments		$ 2,596	$ 2,678
Investments		440	409
		3,036	3,087
EXPENSES			
Benefits			
• Paid	7	2,048	1,782
• To be paid	5	1,220	2,117
		3,268	3,899
Administrative and other		387	307
		3,655	4,206
INCREASE IN UNFUNDED LIABILITY		(619)	(1,119)
UNFUNDED LIABILITY, beginning of year		(8,469)	(7,350)
UNFUNDED LIABILITY, end of year		$ (9,088)	$ (8,469)

Auditor's Report

OFFICE OF THE PROVINCIAL AUDITOR
BUREAU DU VÉRIFICATEUR PROVINCIAL

Box 105, 15th Floor, 20 Dundas St. West
Toronto, Ontario M5G 2C2
(416) 974-9866 Facsimile (416) 324-7012

C.P. 105, 20, rue Dundas ouest, 15e étage
Toronto (Ontario) M5G 2C2
(416) 974-9866 Télécopieur (416) 324-7012

To the Workers' Compensation Board
and to the Minister of Labour:

I have audited the balance sheet of the Workers' Compensation Board of Ontario (the Board) as at December 31, 1990 and the statements of unfunded liability and changes in financial position for the year then ended. These financial statements are the responsibility of the Board's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 1990 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles.

D. F. Archer, F.C.A.
Provincial Auditor

Toronto, Ontario
April 5, 1991

Balance Sheet

WORKERS' COMPENSATION BOARD
Balance Sheet
December 31, 1990

($ millions)

	Note	1990	1989
ASSETS			
Cash and deposits		$ 277	$ 446
Assessment receivables		479	504
Investments	3	5,436	4,621
Other assets		38	38
Fixed assets	4	44	41
		$ 6,274	$ 5,650
LIABILITIES			
Accounts payable and accrued charges		$ 329	$ 303
Benefits liability, estimated to be payable within one year	5	1,500	1,370
Net deposits	6	33	36
		1,862	1,709
Benefits liability, estimated to be payable beyond one year	5	13,500	12,410
		15,362	14,119
UNFUNDED LIABILITY		(9,088)	(8,469)
		$ 6,274	$ 5,650

On behalf of the Board:

Odoardo Di Santo
Director

Brian King
Director

Consulting Actuary's Report

ECKLER PARTNERS

CONSULTING ACTUARY'S REPORT ON THE VALUATION OF THE ACTUARIAL LIABILITIES OF THE SCHEDULE 1 ACCIDENT FUND OF THE WORKERS' COMPENSATION BOARD OF ONTARIO AS AT DECEMBER 31, 1990

We have determined the estimated present value of future compensation, rehabilitation and pension payments, health care expenses and retirement income benefits under Schedule 1 on account of accidents that occurred on or before December 31, 1990 to be $15 billion. We believe that the assumptions made in this valuation are appropriate and that the methods employed are in accordance with sound actuarial principles. We have examined the data upon which the calculations were based and found it to be sufficient for the purposes of the valuation and consistent with the Board's financial statements. We consulted with the Board's Director of Actuarial Services and management in selecting appropriate assumptions and methods for the valuation. As in previous valuations, the present value does not include provision for future claims related to industrial disease or for future expenses of administration.

The present value reported above includes the liability for benefits under Bill 162 which came into effect as of January 2, 1990. In determining this liability, we took into account management's estimates of the average percentage of permanent impairment of workers becoming eligible for compensation for non-economic loss under section 45, of the average percentage wage loss of workers becoming eligible for compensation for future loss of earnings under section 45a and of the portions of compensation for future loss of earnings under section 45a and of supplemental pensions under section 135(4) of the *Act* which will be continued following the reviews 24 months and 60 months after the benefits commence. We believe management's estimates in this regard to be reasonable.

The present value reported above makes provision for estimated payments in all future years arising from accidents that occurred on or before December 31, 1990. The portion of the present value arising from such payments expected to be made in 1991 is approximately $1.5 billion. This amount was determined on the basis of the long-term assumptions appropriate for the determination of the present value. It does not represent a forecast of actual 1991 benefit payments, which will be influenced by short-term factors.

The valuation was based on the provisions of the *Workers' Compensation Act* in effect as of January 1, 1991. Full provision has been made for potential future increases in the covered earnings ceiling and in the level of compensation as provided under the *Act* by using a net investment return assumption of 3% per annum, on the assumption that investment income in excess of that rate will be required to finance increases in benefits related to inflation.

Except as otherwise noted above, the methods and assumptions employed in the valuation were consistent with those used in the previous valuation, after taking account of changes in claim patterns. A complete description of the methods and assumptions employed in the valuation will be provided in our detailed report to the Board on the valuation.

In our opinion, which includes the foregoing comments, the amount of $15 billion as at December 31, 1990 makes reasonable provision for future compensation, rehabilitation and pension payments, health care expenses and retirement income benefits under Schedule 1 on account of accidents that occurred on or before December 31, 1990.

David A. Short

David A. Short, F.S.A., F.C.I.A.

M. D. R. Brown

M. David R. Brown, F.S.A., F.C.I.A.

Actuaries with the firm of
Eckler Partners Ltd.

April 5, 1991

Statement of Changes in Financial Position

WORKERS' COMPENSATION BOARD
Statement of Changes in Financial Position
For the Year Ended December 31, 1990

($ millions)

CASH PROVIDED BY (USED FOR):	1990	1989
OPERATING ACTIVITIES		
Increase in unfunded liability	$ (619)	$ (1,119)
Add (deduct) items not involving the outlay of cash		
• Amortization of gains and discounts on investments	(105)	(125)
• Depreciation and amortization	14	9
Increase in benefits liability	1,220	2,117
Changes in other net assets	38	(52)
Cash provided by operating activities	548	830
INVESTING ACTIVITIES		
Purchases of long-term investments	(1,865)	(1,641)
Proceeds from sales and maturities of long-term investments	1,364	1,060
Purchases (sales) of short-term investments, net	(199)	(5)
Purchases of fixed assets	(17)	(22)
Cash used for investing activities	(717)	(608)
INCREASE (DECREASE) IN CASH AND DEPOSITS DURING THE YEAR	(169)	222
CASH AND DEPOSITS, beginning of year	446	224
CASH AND DEPOSITS, end of year	$ 277	$ 446

Notes to the Financial Statements

December 31, 1990

1. Nature of operations

The Workers' Compensation Board (the Board) is a Crown Agency created by an Act of the Ontario Legislature in 1914. It is responsible for administering the *Workers' Compensation Act* and Regulations of Ontario (the *Act*).

The Board administers the *Act* for two groups of employers referred to as Schedules 1 and 2. Schedule 1 relates to industries in which the employers are insured through "collective liability" and are required to contribute to the Board's Accident Fund. Schedule 2 relates to employers who are "self-insured", in that they are individually liable. The Board pays the actual cost of claims for workers of Schedule 2 employers and is reimbursed by those employers for the claims paid, as well as for the cost of administering the claims. The same applies to the federal government, which is covered under a separate agreement with Labour Canada and, consequently, is treated as a Schedule 2 employer.

The Board does not receive government funding or other assistance and raises funds through assessments on the payrolls of employers covered under the *Act* in order to provide compensation to workers of those employers who are injured in the course of employment or who contract an occupational disease.

2. Significant accounting policies

The financial statements have been prepared in accordance with generally accepted accounting principles. The significant accounting policies are summarized as follows:

Investments

a) Bonds, coupons and mortgages

Bonds, coupons and mortgages are carried at amortized cost. In the case of mortgages, amortized cost is adjusted for principal repayments. Realized gains and losses on the sale of bonds, coupons and mortgages are deferred and amortized over the lesser of 20 years or the period to maturity of the security sold.

b) Equities

Equities are carried at cost adjusted towards market value, based on the moving average market method. Both realized and unrealized gains and losses are deferred and amortized over a seven-year period.

c) Real estate securities

Real estate is carried at cost adjusted towards market value, based on the moving average market method. Both realized and unrealized gains and losses are deferred and amortized over a 10-year period.

d) Short-term securities

Short-term securities consist of money market instruments with maturities of less than 12 months from the date of purchase, and are carried at amortized cost. Gains and losses from sales are included in income in the year that they occur.

e) Foreign currency translation

Transactions in investments denominated in foreign currencies are translated into Canadian dollars at the exchange rate in effect at the time of the transaction. These investments are translated to Canadian dollars at the exchange rate in effect at the balance sheet date. Foreign exchange gains and losses on long-term investments are amortized over a seven-year period.

Fixed assets

Fixed assets are stated at cost. Fixed assets, excluding land, are depreciated using the straight-line method at rates calculated to amortize the cost of assets over the estimated useful lives.

Assessment revenue

Assessment revenue is determined on the basis of estimated and actual payrolls for employers included in Schedule 1 of the *Act*, adjusted for claim experience, where relevant.

Leases

Leases are classified as either capital or operating. Capital leases are recorded as the acquisition of an asset and the incurrence of an obligation. The asset is amortized over its useful life and the obligation is liquidated over the lease term. Operating lease payments and rental costs are charged to expense as incurred.

3. Investments

($ millions)

	1990		1989	
	Carrying Value	Market Value	Carrying Value	Market Value
Fixed Income Securities				
Bonds				
Government	$ 224	$ 218	$ 340	$ 347
Corporate	1,237	1,198	1,157	1,174
Coupons	1,034	1,020	875	936
Mortgages	514	506	472	472
	3,009	2,942	2,844	2,929
Equities				
Common & preferred shares				
Domestic	765	723	880	973
Foreign – U.S.	316	330	120	134
– Global	616	555	414	396
Real estate securities	325	356	189	205
	2,022	1,964	1,603	1,708
Short-term				
Money market	347	347	126	126
Accrued investment income	58	58	48	48
	$ 5,436	$ 5,311	$ 4,621	$ 4,811

The Board engages in a securities lending program whereby investments are loaned to borrowers, approved by the investment fund's custodian, for a fee, against high quality collateral. At December 31, 1990, the total market value of securities on loan amounted to $114 million (1989 - $207 million).

4. Fixed assets

($ millions)

	1990			1989	
	Cost	Accumulated Depreciation	Net Book Value	Net Book Value	Depreciation and Amortization Rates %
Land	$ 7	$ –	$ 7	$ 7	–
Buildings	11	8	3	4	2 ½
Leasehold improvements	6	4	2	2	10
Equipment	67	36	31	27	20
Motor vehicles	2	1	1	1	25
	$ 93	$ 49	$ 44	$ 41	

5. Benefits liability

Benefits liability is based on the level and nature of entitlements and actuarial determinations. Estimates for reported and unreported claims which occurred on or before December 31 are based upon past experience, modified for current trends. While significant judgemental factors are included in the determination of unpaid claims, particularly those relating to Bill 162, management believes that the amounts provided for unpaid claims are adequate. Benefits liability has been discounted to present value, using a real interest rate of three per cent.

Benefits liability does not include any provision for payment of claims relating to self-insurers, as it is a liability of the self-insurers and not of the Board.

In 1989, an amount of $630 million, relating to the transitional provisions of Bill 162 which came into effect on July 26, 1989, was included in benefits liability. Bill 162 expanded the supplements available to permanently disabled workers who incur a loss of wages in excess of their permanent disability pension to a maximum of the full pension for old age security under section 3 of the *Old Age Security Act*. Disabled workers who are likely to benefit from a vocational rehabilitation program that reinstates them to approximately their pre-injury earnings capacity may be eligible to receive a supplement to their permanent partial disability pension.

The non-transitional provisions of Bill 162 became effective on January 2, 1990. At December 31, 1990, the benefits liability includes $686 million, consisting of compensation for future loss of earnings ($540 million), non-economic loss ($92 million) and loss of retirement income ($54 million).

As in prior years, provision has not been made for future administration costs of existing claims, or for the cost of claims for occupational/industrial diseases arising in whole, or in part, from employment prior to December 31, 1990, as it cannot be reasonably estimated.

6. Self-insurers

At December 31, 1990, the financial statements include the following related to self-insured employers:

	($ millions) 1990	1989
Balance Sheet		
Net deposits	$ 33	$ 36
Represented by		
• Investments	$ 13	$ 18
• Assessment receivables	20	18
	$ 33	$ 36
Statement of Unfunded Liability		
Assessment revenues	$ 224	$ 195
Benefits paid	(194)	(169)
Administrative expenses	(30)	(26)
	$ –	$ –

7. Benefits paid

Benefits paid consist of the following:

	($ millions) 1990	1989
Temporary compensation	$ 777	$ 691
Worker pensions	560	544
Rehabilitation	284	233
Health care	234	218
OAS supplement	109	14
Dependency	84	82
	$ 2,048	$ 1,782

8. Related party transactions

The Board is required to reimburse the Government of Ontario for the administrative cost of the *Occupational Health and Safety Act*. The Board is also required by the *Workers' Compensation Act* to fund the operating costs of the Workers' Compensation Appeals Tribunal, the Offices of the Worker and Employer Adviser, the Industrial Disease Standards Panel and the mine rescue stations. The total amount of funding provided under these legislated obligations in 1990 was $53 million (1989 - $26 million).

The Board directly funded the provincial safety associations, the Occupational Health and Safety Education Authority and provided safety and educational grants to Tourism Ontario and the Workers' Health and Safety Centre to promote accident prevention. These expenses in 1990 were $30 million (1989 - $48 million).

On August 15, 1990, legislation to amend the *Occupational Health and Safety Act* was proclaimed and established the Workplace Health and Safety Agency (WHSA), which succeeded the Occupational Health and Safety Education Authority, to oversee the provincial safety associations (except the Farm Safety Association), and the Workers' Health and Safety Centre of the Ontario Federation of Labour.

WHSA is funded by the Board. Under the amending legislation, the Board is required to provide funding of $53 million to WHSA for the 1991 calendar year, which was paid on January 2, 1991.

In addition to the legislated obligations and accident prevention expenses referred to above, the financial statements also include amounts resulting from routine operating transactions conducted at prevailing market prices, with various Ontario Government-controlled ministries, agencies, and Crown corporations with which the Board may be considered related. Account balances resulting from these transactions are included in the financial statements and are settled on normal trade terms.

9. Commitments and contingencies

a) Leases

At December 31, 1990, the Board was committed under non-cancellable leases requiring future minimum payments as follows:

	($ millions)
1991	$ 17
1992	12
1993	8
1994	5
1995	2
Beyond five years	2
	$ 46

At December 31, 1989, total future minimum payments were $58 million.

b) Investment commitments

At December 31, 1990, outstanding investment commitments amounted to $31 million (1989 - $62 million), primarily consisting of commitments to future mortgage advances.

c) Legal actions

Asbestosis

In December of 1986, the U.S. Bankruptcy Court approved a plan to establish the Manville Settlement Trust with assets in excess of $2 billion. Claims may be made against the Trust for injuries or diseases that workers or others may have incurred due to exposure to Johns-Manville asbestos products.

The Board has, for some years, been paying benefits and expenses to workers who have incurred asbestos-related injuries or diseases. In view of this, the Board, in 1987, commenced action to exercise any subrogated rights that it might have in respect of Johns-Manville asbestos-related claims filed with the Board since 1975 by Ontario workers or their dependants.

As the amount, if any, the Board might recover from the Manville Trust cannot be determined, no recovery has been included in these financial statements.

Other

The Board is party to various claims and lawsuits which are being contested. In the opinion of management, the outcome of such claims and lawsuits will not have a material adverse effect on the Board.

10. Pension plan

The Board has a defined benefit pension plan for its employees and employees of the provincial safety associations, which provides for pensions based on years of service and earnings rates near retirement. The investment activities and the administrative and accounting matters of the pension plan are administered by the Board. An independent actuarial valuation has determined that the pension plan is in a surplus position. As at December 31, 1990, the plan's funded status was as follows:

($ millions)

	1990	1989
Pension assets	$ 384	$ 357
Accrued benefits	$ 291	$ 259

11. Comparative figures

Certain of the comparative figures have been reclassified to conform to the current year's presentation.

Ten-Year History

WORKERS' COMPENSATION BOARD

Ten-year Summary of the Statement of Unfunded Liability
($ millions)

	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981
REVENUES										
Assessments	$2,596	$2,678	$2,377	$2,092	$1,737	$1,424	$1,160	$ 882	$ 781	$ 673
Investments	440	409	316	272	217	186	176	167	170	166
	3,036	3,087	2,693	2,364	1,954	1,610	1,336	1,049	951	839
EXPENSES										
Benefits										
• Paid	2,048	1,782	1,624	1,463	1,246	1,099	979	860	726	621
• To be paid	1,220	2,117	1,443	1,096	1,304	2,990	880	640	700	520
	3,268	3,899	3,067	2,559	2,550	4,089	1,859	1,500	1,426	1,141
Administrative and other	387	307	285	289	230	192	162	146	137	116
	3,655	4,206	3,352	2,848	2,780	4,281	2,021	1,646	1,563	1,257
INCREASE IN UNFUNDED LIABILITY	(619)	(1,119)	(659)	(484)	(826)	(2,671)	(685)	(597)	(612)	(418)
UNFUNDED LIABILITY, beginning of year	(8,469)	(7,350)	(6,691)	(6,207)	(5,381)	(2,710)	(2,025)	(1,428)	(816)	(398)
UNFUNDED LIABILITY, end of year	($9,088)	($8,469)	($7,350)	($6,691)	($6,207)	($5,381)	($2,710)	($2,025)	($1,428)	($816)

Other Statistics

	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981
Total assessable payroll ($ millions)	$80,400	$79,475	$73,789	$67,974	$61,574	$57,025	$48,771	$42,293	$40,891	$37,437
Number of WCB employees as at December 31*	5,138	4,611	4,387	4,211	4,218	3,735	3,378	3,217	N/A	N/A
Number of registered claims	473,407	467,212	489,819	469,681	442,080	426,880	388,845	344,758	349,747	415,044

N/A – Not available
* Includes part-time and temporary staff

Glossary

Assessment Rate: The rate applied to determine the amount of money an employer in Schedule 1 pays the Workers' Compensation Board (WCB). Based on the industry, a firm is assessed a set amount per $100 of payroll.

Benefits:

Temporary Compensation

These benefits are paid to injured workers to compensate them for temporary loss of earnings due to work-related injuries.

Health Care

This includes payments made to health care professionals, such as physicians and treating agencies, who provide health care treatments to injured workers.

Rehabilitation

- Amount paid to workers for whom no suitable work is available, and who have recovered from *temporary total disability* to *temporary partial disability*. Where appropriate, such workers are participating in a vocational rehabilitation program.
- Income support payments to workers while they are preparing to return to full employment.
- Payments to agencies for the delivery of vocational rehabilitation services, including training, assessment programs, home renovations and other external costs.

Pensions

Amounts paid to workers who have incurred partial or total permanently disabling injuries.

OAS Supplement

This supplement is paid to older permanently partially disabled workers who would likely not benefit from a vocational rehabilitation program – in terms of returning to the workforce.

Dependency Awards

These are payments made to dependants of workers who have died as a result of a work-related injury or disease.

Economic Loss

Future loss of earnings of a worker who has incurred an injury resulting in permanent impairment or temporary disability for 12 continuous months. This is one part of the dual-award system, which came into effect under Bill 162.

Non-Economic Loss

Workers who incur an injury resulting in permanent impairment after January 1, 1990 may receive a monetary award for the loss of enjoyment of life. This is the second part of the dual-award system which came into effect under Bill 162.

Loss of Retirement Income

The Board sets aside additional funds equal to 10 per cent of every payment made to the worker under section 45a of the *Act* for the purpose of providing a retirement pension.

Claims Adjudication: The process that determines an injured worker's entitlement to benefits under the *Workers' Compensation Act*.

Claims Adjudicator: A specially trained employee of the WCB charged with determining a worker's entitlement in a claim, in accordance with the *Act*.

Client Contact: The strategy undertaken by the WCB to improve voice communications with injured workers, employers and others who deal with the Board.

Community Clinics: Treating facilities, independent of the WCB, which provide health care services to injured workers with soft tissue injuries.

CRS: Claims Registration System. An automated process that speeds up claims registration within the Board and works in conjunction with the Workers' Benefit System (WBS).

Dual-Award: The system of compensating permanently impaired workers in two possible ways – for loss of earnings and for loss of enjoyment of life.

IDSP: Industrial Disease Standards Panel. An independent body funded by the WCB which conducts research on industrial diseases and makes recommendations to the WCB on those diseases that should be compensated.

Imaging: The technology which the WCB has adopted in a move towards the paperless office. Claim files and claim-related correspondence which comes into the Board can be accessed by adjudicators on special computer terminals simultaneously and province-wide.

ISU: Integrated Service Unit. Injured workers are assigned to a specific ISU based on their employer's postal code. ISUs apply the team approach to decision-making on claims, health care and rehabilitation.

Medical Rehabilitation: The strategy of the Board by which early involvement in treating injured workers within, or close to, their own communities promotes more effective treatment. This includes early, active physical therapy in line with experience in sports medicine. If recovery is prolonged, rehabilitation may also include further health care assessments and an evaluation of physical abilities.

NEER: New Experimental Experience Rating. A plan that issues refunds or surcharges to firms in participating rate groups on their assessment, depending on the firm's accident cost experience. The plan is designed to provide incentives to firms to improve workplace safety.

OAS: Old Age Security. Payments to eligible injured workers under federal pension legislation.

Ontario Workers' Compensation Institute: Operated by its own independent board of directors, with funding by the WCB, it is designed to conduct research on occupational injuries and rehabilitation. It also develops and monitors quality standards for community clinics and regional evaluation centres.

REC: Regional Evaluation Centres. Provide health care assessments for injured workers whose recovery is prolonged and also provide functional abilities evaluations.

Schedules 1 and 2: Employers in Ontario are categorized as either Schedule 1 or Schedule 2. Schedule 1 employers are required to pay annual assessments, which form the Board's Accident Fund. Compensation and health care for injured workers are paid for out of this Fund and are administered by the Board. The majority of employers in Ontario form Schedule 1. Under Schedule 2, each employer is liable for paying the compensation and health care costs of any worker who suffers an occupational accident or disease. Employers in this category include: municipal, provincial and federal governments, railways, airlines and telephone companies.

Stakeholders: Individuals or groups who have a special interest - or stake - in the WCB. Includes injured workers, labour, employers and health care professionals.

Survivor: A spouse or dependant of a worker who dies as a result of a workplace injury or disease.

Unfunded Liability: The difference between the present value of the Board's liabilities and its assets.

Vocational Rehabilitation: A program designed to re-establish, as much as possible, an injured worker's pre-accident earnings profile.

Vocational Rehabilitation Assessment: Vocational assessments are services performed, or supervised by, a registered psychologist and include reporting on one or all of the following: vocational aptitude, vocational skills, worker characteristics, learning style, vocational interests and pain inventory.

WBS: Workers' Benefit System. An automated system that speeds up the payment process to injured workers. The system also provides more timely, on-line information for the management of claims.

WCAT: Workers' Compensation Appeals Tribunal. Legislated in 1985, WCAT is the final stage of appeal for a worker or employer who objects to a Board decision. WCAT operates independently of the WCB.

WHSA: Workplace Health and Safety Agency. This agency established under Bill 208 assumed the responsibilities of the Occupational Health and Safety Education Authority (OHSEA). The WHSA is responsible for developing and delivering educational and training programs, promoting public awareness of occupational health and safety, funding research, certification of health and safety representatives on joint health and safety committees, and the accreditation of employers. The WHSA is funded by the WCB but operates independently of it under a joint labour/ management board of directors.

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1-800-387-0750
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Central Ontario South
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1-800-387-0064

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1-800-387-0066

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1-800-465-9646

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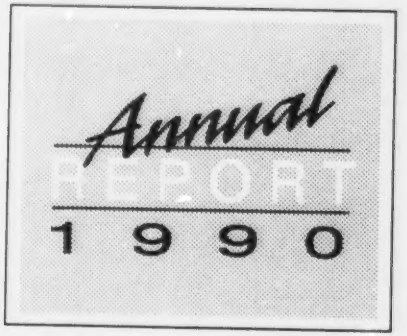
THE WORKERS' COMPENSATION BOARD OF ONTARIO

Statistical Supplement
to



Statistical Supplement to 1990 Annual Report

This publication is supplemental to the 1990 WCB Annual Report. Ten-year trend figures are shown where available.

The Board's 1990 Annual Report is available upon request from the
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Toronto, Ontario
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Telephone Device for the Deaf (TDD)
1-800-387-0050

Si vous désirez obtenir un exemplaire du Rapport annuel et du Supplément statistique de 1990 en francais, veuillez vous adresser à la
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Direction des communications
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ISSN 0848-5046 Statistical Supplement 1990

ISSN 1181-9618 Supplément statistique 1990

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Claim Volumes

Claim Volumes

Tables in this section provide different perspectives on the number of accidents occurring in the workplace each year and the workers' compensation claims arising from these accidents.

Table 1 gives the number of claims according to the year a claim is reported and registered. This provides an indication of the administrative workload at the Board. Delays in reporting and the long processing times of some complex cases complicate the tabulation and reporting of statistics concerning accidents and claims for a given year. The count of accidents grows or matures as more claims are reported and decisions are rendered. The other two tables show the number of claims according to when the accident occurred. Since some accidents are reported late, the number of claims by year of accident changes, depending on when the count is made. **Table 2** provides a snapshot of the accident counts by claim status as at March 31 following the year of accident (three months after the end of the year) while **Table 3** gives a snapshot at 15 months after the end of the year, when most maturing has occurred.

More details and background on these summary statistics can be found in the explanatory notes that accompany each table.

TABLE 1
Claim Volumes – Number of Registrations in a Year

Figures in this table show the number of claims registered with the Board in each year. Annual volumes of claim registrations provide a measure of the overall administrative workload at the Board.

Although most claims are reported and registered in the same year as the accident occurred, there are cases in which the claim is reported and registered after the year of the accident. This table provides a breakdown of registered claims for accidents that occurred in the current year and in prior years.

The figures encompass all claims reported to the Board in the reference year, including those that are allowed, not allowed and those pending at the end of the year (such as those awaiting further information upon which to base an entitlement decision).

The breakdown of claims by accidents in the current year and in prior years provides a relative measure of reporting delays in different years.

Number of Claims and Percentage of Total Claims

	Year of Registration																	
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Accidents in Current Year	383,916	93%	327,713	94%	329,933	96%	371,736	96%	405,963	95%	418,208	95%	444,130	95%	472,348	96%	447,577	96%	433,814	92%
Accidents in Prior Years	31,128	8%	22,034	6%	14,825	4%	17,109	4%	20,917	5%	23,872	5%	25,551	5%	17,471	4%	19,635	4%	39,593	8%
Total Registrations	**415,044**	**100%**	**349,747**	**100%**	**344,758**	**100%**	**388,845**	**100%**	**426,880**	**100%**	**442,080**	**100%**	**469,681**	**100%**	**489,819**	**100%**	**467,212**	**100%**	**473,407**	**100%**

TABLE 2

Claim Volumes – Number of Accidents in a Year Registered as of March 31 of the Following Year

Figures in this table show the number of accidents occurring in the reference year and registered by March 31 of the following year.

Some claims are not reported and/or not allowed in the same year as the accident occurred. Therefore, these figures are not complete counts of all accidents that may have occurred during the reference year. Rather, they are an accurate representation of decisions made up to **three months** after the year of accident (in other words, up to March 31 of the year following). In addition, the breakdown by type of claim (lost–time, no lost–time, etc.) is based on the status of claims as of March 31 of the following year. These statuses, particularly the pending status, may change after March 31. For instance, a claim with pending status on March 31 may later change to lost–time, no lost–time, or not allowed.

Status as of March 31 of following year	SCHEDULE 1						SCHEDULE 2						TOTAL					
	Year of Accident																	
	1988	%	1989	%	1990	%	1988	%	1989	%	1990	%	1988	%	1989	%	1990	%
Allowed Lost–time	185,585	43%	178,255	42%	161,781	41%	22,914	44%	22,712	44%	22,663	44%	208,499	43%	200,967	42%	184,444	41%
Allowed No Lost–time	205,557	47%	193,300	46%	184,990	46%	21,293	41%	20,552	40%	20,780	41%	226,850	47%	213,852	45%	205,770	46%
Not Allowed	36,797	8%	39,827	9%	45,809	11%	6,906	13%	6,482	13%	6,873	13%	43,703	9%	46,309	10%	52,682	12%
Abandoned	28,480		32,051		37,980		5,494		5,204		5,762		33,974		37,255		43,742	
Denied	8,316		7,776		7,829		1,413		1,278		1,111		9,729		9,054		8,940	
Pending	7,308	2%	11,007	3%	5,795	1%	1,294	2%	1,618	3%	871	2%	8,602	2%	12,625	3%	6,666	1%
Total	435,247		422,389		398,375		52,407		51,364		51,187		487,654		473,753		449,562	

Notes:

1. Reporting claim volumes in this manner was initiated in 1989. Comparable claim volumes statistics for years prior to 1988 are not available.
2. Lost–time claims include compensable injuries sustained by workers who have lost wages as a result of a temporary disability, as well as those who have incurred a permanent disability or death (which may not involve time lost from work).
3. No lost–time claims involve relatively minor incidents in which the worker did not lose time from work beyond the day of the incident, and where, in most cases, health care was provided. These are also known as "health care only" or "medical aid only" claims.
4. Abandoned claims include cases where the Board could not collect information from the worker to substantiate the claim or the worker withdraws a claim.
5. Denied claims include cases where the injuries are not work–related (denial based on merit) or workers/employers are not covered by the *Workers' Compensation Act* (denial based on status).
6. Employers in Ontario are categorized as either Schedule 1 or Schedule 2. Schedule 1 employers are required to pay annual assessments, which form the Board's Accident Fund. Compensation and health care for injured workers are paid for out of this Fund and administered by the Board. The majority of employers in Ontario form Schedule 1. Under Schedule 2, each employer is liable for paying the compensation and health care costs of any worker who suffers an occupational accident or disease. Employers in this category include: municipal, provincial and federal governments, railways, airlines and telephone companies.

TABLE 3
Claim Volumes – Number of Accidents in a Year with Estimate for Maturing

This table is an extension of **Table 2**. The purpose is to provide, as closely as possible, a count of the claims which will ultimately be registered and allowed that arise from accidents occurring in the reference year. The process by which the counts grow after the end of the year, due to registrations and the disposition of pending claims, is called "maturing". A matured count of claims more accurately reflects the base upon which liabilities and ultimate costs of the workers' compensation system are based.

The figures below show the number of accidents in the reference year based on registration and decisions made up to **15 months** after the end of the accident year. For example, the figures for 1988 show the number of accidents for that year registered and adjudicated by March 31, 1990. Likewise, the breakdown of claims is based on the statuses of these claims as at March 31 of the second year after year of accident.

Comparing these figures to those reported in **Table 2**, one can obtain an estimate of the additional maturing resulting from additional claims reported after March 31 of the following year, and also from changes in status, such as from pending to allowed.

Status as of March 31 of the second year after accident year	SCHEDULE 1						SCHEDULE 2						TOTAL					
	Year of Accident																	
	1988	%	1989	%	1990*	%	1988	%	1989	%	1990*	%	1988	%	1989	%	1990*	%
Allowed Lost–time	192,466	44%	183,875	43%	165,035	41%	23,970	46%	23,595	46%	23,146	45%	216,436	44%	207,470	44%	188,181	42%
Allowed No Lost–time	206,344	47%	195,427	46%	186,568	47%	21,398	41%	20,785	41%	20,960	41%	227,742	47%	216,212	46%	207,528	46%
Not Allowed	37,550	9%	44,414	10%	48,333	12%	6,961	13%	6,816	13%	7,256	14%	44,511	9%	51,230	11%	55,589	12%
Abandoned	28,253		35,085		39,345		5,311		5,274		5,983		33,564		40,359		45,328	
Denied	9,297		9,329		8,989		1,650		1,542		1,272		10,947		10,871		10,261	

*The 1990 data are estimated. The estimates are based on prior registration experience and the probabilities associated with the disposition of new and pending claims.

Detailed Claims Profiles

Detailed Claims Profiles

The tables in this section provide, by year of accident, detailed analyses of lost–time claims as reported in **Table 2**. Lost–time claims reported and allowed as at March 31 of the following year are included.

The profile breakdowns are based on national standards:

- For nature of injury, part of body, type of accident and source of injury(Tables 6 to 9), American National Standards Institute (ANSI) is used.
- For occupation(Table 10), Standard Occupational Classification (SOC) is used.
- For industry (Table 11), Standard Industrial Classification Manual (SIC) is used.

Note:

As indicated in the explanatory notes of **Table 2**, the total number of accidents shown in these profiles is not a complete count of accidents that have occurred in the reference year. The figures are the result of a snapshot taken as at March 31 of the following year. For further details, please read the explanatory notes in **Table 2**.

The breakdown of 1990 data within these tables is estimated based on a sample of 66% of all allowed lost–time claims. Updates for these tables (based on a full sample) will be available from the Board in the last quarter of 1991.

TABLE 4
Lost-Time Claims by Age Group

Age Group	Year of Accident																			
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
15–19 years	13,965	8.9%	11,399	8.0%	10,478	7.2%	10,097	6.0%	11,380	6.1%	12,097	6.2%	12,809	6.2%	13,186	6.3%	11,453	5.7%	9,731	5.3%
20–24 years	27,886	17.7%	22,915	16.1%	23,989	16.5%	29,023	17.3%	32,946	17.7%	33,593	17.1%	33,851	16.5%	32,689	15.7%	29,075	14.5%	25,178	13.7%
25–29 years	23,535	14.9%	20,616	14.5%	21,978	15.1%	26,405	15.7%	30,100	16.1%	32,534	16.6%	34,225	16.7%	35,512	17.0%	34,257	17.0%	32,287	17.5%
30–34 years	20,036	12.7%	18,253	12.9%	18,956	13.0%	22,090	13.2%	24,660	13.2%	26,411	13.5%	28,534	13.9%	29,501	14.1%	29,208	14.5%	28,076	15.2%
35–39 years	15,580	9.9%	14,395	10.1%	15,475	10.6%	19,120	11.4%	21,194	11.4%	22,290	11.4%	23,083	11.2%	23,602	11.3%	22,937	11.4%	22,605	12.3%
40–44 years	13,092	8.3%	12,068	8.5%	12,580	8.7%	14,380	8.6%	16,197	8.7%	16,676	8.5%	18,082	8.8%	19,347	9.3%	19,026	9.5%	19,092	10.4%
45–49 years	11,758	7.5%	10,838	7.6%	11,186	7.7%	12,542	7.5%	13,653	7.3%	14,074	7.2%	14,579	7.1%	14,761	7.1%	14,257	7.1%	13,839	7.5%
50–54 years	10,588	6.7%	9,869	7.0%	10,057	6.9%	11,670	7.0%	12,155	6.5%	12,176	6.2%	12,634	6.2%	12,451	6.0%	11,861	5.9%	11,669	6.3%
55–59 years	8,400	5.3%	7,966	5.6%	7,911	5.4%	8,928	5.3%	9,780	5.2%	9,728	5.0%	9,942	4.8%	10,040	4.8%	9,370	4.7%	8,966	4.9%
60–64 years	4,598	2.9%	4,218	3.0%	4,349	3.0%	5,420	3.2%	5,650	3.0%	5,676	2.9%	5,649	2.8%	5,574	2.7%	5,201	2.6%	4,928	2.7%
65 years and over	804	0.5%	658	0.5%	564	0.4%	620	0.4%	680	0.4%	704	0.4%	741	0.4%	792	0.4%	754	0.4%	727	0.4%
Unknown	7,455	4.7%	8,722	6.1%	7,889	5.4%	7,453	4.4%	8,253	4.4%	9,978	5.1%	11,130	5.4%	11,044	5.3%	13,568	6.8%	7,346	4.0%
Total	157,697	100%	141,917	100%	145,412	100%	167,748	100%	186,648	100%	195,937	100%	205,259	100%	208,499	100%	200,967	100%	184,444	100%

TABLE 5
Lost-Time Claims by Gender

Gender	Year of Accident																			
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Male	126,744	80.4%	112,753	79.4%	113,978	78.4%	130,437	77.8%	143,884	77.1%	149,786	76.4%	155,002	75.5%	155,546	74.6%	145,742	72.5%	135,099	73.2%
Female	30,800	19.5%	29,031	20.5%	31,183	21.4%	37,103	22.1%	42,488	22.8%	45,836	23.4%	49,624	24.2%	52,244	25.1%	50,825	25.3%	48,887	26.5%
Unknown	153	0.1%	133	0.1%	251	0.2%	208	0.1%	276	0.1%	315	0.2%	633	0.3%	709	0.3%	4,400	2.2%	458	0.2%
Total	157,697	100%	141,917	100%	145,412	100%	167,748	100%	186,648	100%	195,937	100%	205,259	100%	208,499	100%	200,967	100%	184,444	100%

TABLE 6

Lost-Time Claims by Nature of Injury and Disease

Nature of Injury and Disease	Year of Accident																	
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Injuries:																				
Sprains and strains	46,448	29.5%	41,769	29.4%	47,041	32.4%	78,471	46.8%	90,804	48.6%	95,776	48.9%	101,489	49.4%	104,702	50.2%	99,507	49.5%	92,211	50.0%
Contusion, crushing, bruise	18,656	11.8%	15,319	10.8%	16,742	11.5%	33,851	20.2%	40,145	21.5%	39,603	20.2%	41,398	20.2%	42,759	20.5%	39,650	19.7%	34,831	18.9%
Cut, laceration, puncture	20,414	12.9%	16,758	11.8%	17,774	12.2%	21,524	12.8%	23,495	12.6%	24,808	12.7%	25,714	12.5%	25,944	12.4%	23,889	11.9%	20,434	11.1%
Fracture	8,379	5.3%	7,192	5.1%	7,708	5.3%	7,452	4.4%	8,408	4.5%	8 967	4.6%	8,438	4.1%	8,366	4.0%	7,943	4.0%	7,179	3.9%
Scratches, abrasion	5,453	3.5%	4,562	3.2%	4,351	3.0%	5,170	3.1%	6,139	3.3%	6,289	3.2%	6,235	3.0%	6,337	3.0%	5,450	2.7%	5,336	2.9%
Burn or scald (heat)	4,146	2.6%	3,426	2.4%	3,490	2.4%	3,905	2.3%	4,375	2.3%	4,413	2.3%	4,608	2.2%	4,408	2.1%	4,031	2.0%	3,890	2.1%
Hernia	1,632	1.0%	1,505	1.1%	1,520	1.0%	1,451	0.9%	1,657	0.9%	1,631	0.8%	1,620	0.8%	1,519	0.7%	1,533	0.8%	1,233	0.7%
Multiple injuries	1,223	0.8%	881	0.6%	883	0.6%	1,098	0.7%	1,344	0.7%	1,034	0.5%	952	0.5%	1,089	0.5%	1,063	0.5%	1,047	0.6%
Dislocation	598	0.4%	487	0.3%	475	0.3%	561	0.3%	629	0.3%	672	0.3%	667	0.3%	721	0.3%	677	0.3%	619	0.3%
Amputation or enucleation	951	0.6%	672	0.5%	754	0.5%	505	0.3%	601	0.3%	686	0.4%	619	0.3%	553	0.3%	511	0.3%	507	0.3%
Concussion	394	0.2%	323	0.2%	368	0.3%	328	0.2%	340	0.2%	357	0.2%	341	0.2%	369	0.2%	331	0.2%	281	0.2%
Electric shock, electrocution	231	0.1%	170	0.1%	168	0.1%	169	0.1%	201	0.1%	240	0.1%	269	0.1%	214	0.1%	182	0.1%	192	0.1%
Asphyxia, strangulation, drowning	8	0.0%	4	0.0%	12	0.0%	4	0.0%	7	0.0%	4	0.0%	4	0.0%	4	0.0%	7	0.0%	0	0.0%
Occupational injury, NEC	41,788	26.5%	44,052	31.0%	37,022	25.5%	7,936	4.7%	2,187	1.2%	4,439	2.3%	5,368	2.6%	4,185	2.0%	5,388	2.7%	11,053	6.0%
Sub-total Injuries	**150,321**	**95.3%**	**137,120**	**96.6%**	**138,308**	**95.1%**	**162,425**	**96.8%**	**180,332**	**96.6%**	**188,919**	**96.4%**	**197,722**	**96.3%**	**201,170**	**96.5%**	**190,162**	**94.6%**	**178,813**	**96.9%**
Diseases:																				
Inflammation or irritation of joints, tendons, muscles, nerves and arteries	671	0.4%	609	0.4%	471	0.3%	1,130	0.7%	1,530	0.8%	2,112	1.1%	2,153	1.0%	2,161	1.0%	2,492	1.2%	2,390	1.3%
Burn (chemical)	1,167	0.7%	968	0.7%	889	0.6%	1,079	0.6%	1,301	0.7%	1,375	0.7%	1,427	0.7%	1,518	0.7%	1,332	0.7%	1,145	0.6%
Radiation effect	990	0.6%	751	0.5%	567	0.4%	744	0.4%	867	0.5%	883	0.5%	978	0.5%	1,002	0.5%	906	0.5%	794	0.4%
Poisoning, systemic	646	0.4%	625	0.4%	580	0.4%	671	0.4%	877	0.5%	915	0.5%	929	0.5%	895	0.4%	778	0.4%	576	0.3%
Dermatitis	622	0.4%	570	0.4%	509	0.4%	572	0.3%	658	0.4%	628	0.3%	782	0.4%	606	0.3%	530	0.3%	354	0.2%
Contagious or infectious disease	122	0.1%	362	0.3%	362	0.2%	358	0.2%	339	0.2%	284	0.1%	309	0.2%	248	0.1%	251	0.1%	183	0.1%
Hearing loss or impairment	555	0.4%	640	0.5%	628	0.4%	533	0.3%	463	0.2%	527	0.3%	656	0.3%	601	0.3%	652	0.3%	101	0.1%
Pneumoconiosis, NEC	47	0.0%	45	0.0%	31	0.0%	34	0.0%	37	0.0%	27	0.0%	48	0.0%	44	0.0%	62	0.0%	32	0.0%
Freezing, frostbite	57	0.0%	62	0.0%	33	0.0%	37	0.0%	61	0.0%	44	0.0%	28	0.0%	60	0.0%	51	0.0%	11	0.0%
Heat stroke,cramps,exhaustion; sunstroke	25	0.0%	9	0.0%	30	0.0%	15	0.0%	7	0.0%	11	0.0%	41	0.0%	45	0.0%	22	0.0%	9	0.0%
Silicosis	16	0.0%	8	0.0%	9	0.0%	7	0.0%	14	0.0%	8	0.0%	2	0.0%	0	0.0%	6	0.0%	0	0.0%
Occupational illnesses, NEC	81	0.1%	88	0.1%	68	0.0%	97	0.1%	123	0.1%	140	0.1%	124	0.1%	91	0.0%	109	0.1%	0	0.0%
Sub-total Diseases	**4,999**	**3.2%**	**4,737**	**3.3%**	**4,177**	**2.9%**	**5,277**	**3.1%**	**6,277**	**3.4%**	**6,954**	**3.5%**	**7,477**	**3.6%**	**7,271**	**3.5%**	**7,191**	**3.6%**	**5,595**	**3.0%**
Non-personal damage only	66	0.0%	59	0.0%	52	0.0%	43	0.0%	37	0.0%	63	0.0%	60	0.0%	57	0.0%	65	0.0%	36	0.0%
Unclassified or unidentified	2,311	1.5%	1	0.0%	2,875	2.0%	3	0.0%	2	0.0%	1	0.0%	0	0.0%	1	0.0%	3,549	1.8%	0	0.0%
Total	**157,697**	**100%**	**141,917**	**100%**	**145,412**	**100%**	**167,748**	**100%**	**186,648**	**100%**	**195,937**	**100%**	**205,259**	**100%**	**208,499**	**100%**	**200,967**	**100%**	**184,444**	**100%**

Note: NEC stands for not elsewhere classified.

TABLE 7
Lost-Time Claims by Part of Body Injured

Part of Body Injured	Year of Accident																	
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Back (including neck)	40,613	25.8%	39,415	27.8%	40,568	27.9%	48,388	28.8%	53,430	28.6%	56,515	28.8%	59,896	29.2%	56,172	26.9%	57,880	28.8%	56,615	30.7%
Upper extremities(arms & hands)	43,571	27.6%	37,826	26.7%	38,321	26.4%	42,498	25.3%	46,909	25.1%	49,083	25.1%	51,525	25.1%	52,380	25.1%	48,086	23.9%	42,899	23.3%
Lower extremities(legs & feet)	32,561	20.6%	28,909	20.4%	28,636	19.7%	32,493	19.4%	35,153	18.8%	37,023	18.9%	37,971	18.5%	38,177	18.3%	35,797	17.8%	33,848	18.4%
Trunk (excluding back)	11,535	7.3%	10,455	7.4%	11,523	7.9%	16,426	9.8%	18,427	9.9%	19,083	9.7%	20,040	9.8%	25,583	12.3%	19,388	9.6%	17,701	9.6%
Multiple parts	8,876	5.6%	9,546	6.7%	8,568	5.9%	10,764	6.4%	13,493	7.2%	13,601	6.9%	14,316	7.0%	14,718	7.1%	15,248	7.6%	14,807	8.0%
Head	12,426	7.9%	10,727	7.6%	10,590	7.3%	11,642	6.9%	12,678	6.8%	13,135	6.7%	13,243	6.5%	13,688	6.6%	12,393	6.2%	11,565	6.3%
Not applicable	7,376	4.7%	4,807	3.4%	6,982	4.8%	5,324	3.2%	6,315	3.4%	6,950	3.5%	7,494	3.7%	6,750	3.2%	7,190	3.6%	5,592	3.0%
Unclassified or unidentified	739	0.5%	231	0.2%	224	0.2%	211	0.1%	243	0.1%	547	0.3%	774	0.4%	1,032	0.5%	4,985	2.5%	1,417	0.8%
Total	157,697	100%	141,917	100%	145,412	100%	167,748	100%	186,648	100%	195,937	100%	205,259	100%	208,499	100%	200,967	100%	184,444	100%

Note: Not applicable category consists mainly of occupational illnesses.

TABLE 8
Lost-Time Claims by Type of Accident

Type of Accident	Year of Accident																	
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Overexertion	42,233	26.8%	39,487	27.8%	42,737	29.4%	50,841	30.3%	55,735	29.9%	59,910	30.6%	64,878	31.6%	66,280	31.8%	62,227	31.0%	55,513	30.1%
Struck by	34,223	21.7%	28,382	20.0%	28,821	19.8%	33,919	20.2%	37,716	20.2%	38,678	19.7%	40,784	19.9%	40,929	19.6%	37,749	18.8%	33,123	18.0%
Bodily reaction	20,562	13.0%	20,360	14.3%	20,403	14.0%	22,915	13.7%	26,057	14.0%	26,406	13.5%	26,336	12.8%	27,352	13.1%	27,440	13.7%	25,776	14.0%
Fall on same level	13,673	8.7%	13,728	9.7%	12,979	8.9%	15,246	9.1%	17,884	9.6%	17,250	8.8%	17,874	8.7%	18,435	8.8%	17,980	8.9%	17,643	9.6%
Caught in, under or between	12,550	8.0%	10,713	7.5%	10,929	7.5%	12,449	7.4%	13,925	7.5%	14,429	7.4%	14,658	7.1%	15,052	7.2%	13,794	6.9%	11,482	6.2%
Struck against	12,462	7.9%	10,336	7.3%	10,352	7.1%	11,353	6.8%	11,851	6.3%	12,819	6.5%	12,637	6.2%	12,389	5.9%	12,185	6.1%	11,415	6.2%
Fall from elevation	8,799	5.6%	7,740	5.5%	7,923	5.4%	8,815	5.3%	10,027	5.4%	10,895	5.6%	11,062	5.4%	10,944	5.2%	10,357	5.2%	9,473	5.1%
Contact with extreme temperature	4,174	2.6%	3,476	2.4%	3,342	2.3%	3,812	2.3%	4,281	2.3%	4,327	2.2%	4,540	2.2%	4,489	2.2%	3,951	2.0%	3,774	2.0%
Contact with radiation, caustic, toxic and noxious substances	3,953	2.5%	3,499	2.5%	3,180	2.2%	3,670	2.2%	4,275	2.3%	4,406	2.2%	4,659	2.3%	4,358	2.1%	4,083	2.0%	2,936	1.6%
Motor vehicle accidents	1,685	1.1%	1,556	1.1%	1,540	1.1%	1,758	1.0%	1,904	1.0%	1,860	0.9%	2,004	1.0%	2,041	1.0%	2,031	1.0%	1,563	0.8%
Rubbed or abraded	898	0.6%	979	0.7%	1,021	0.7%	953	0.6%	869	0.5%	1,103	0.6%	1,161	0.6%	1,038	0.5%	1,058	0.5%	357	0.2%
Contact with electric current	274	0.2%	219	0.2%	265	0.2%	216	0.1%	256	0.1%	283	0.1%	312	0.2%	261	0.1%	249	0.1%	262	0.1%
Public transportation accidents	103	0.1%	114	0.1%	102	0.1%	139	0.1%	193	0.1%	245	0.1%	203	0.1%	191	0.1%	147	0.1%	102	0.1%
Vehicle accidents, NEC	320	0.2%	278	0.2%	282	0.2%	366	0.2%	420	0.2%	735	0.4%	742	0.4%	714	0.3%	599	0.3%	518	0.3%
Accident type, NEC	899	0.6%	539	0.4%	919	0.6%	871	0.5%	944	0.5%	2,360	1.2%	2,734	1.3%	3,348	1.6%	988	0.5%	236	0.1%
Unclassified or unidentified	889	0.6%	511	0.4%	617	0.4%	425	0.3%	311	0.2%	231	0.1%	675	0.3%	678	0.3%	6,129	3.0%	10,271	5.6%
Total	157,697	100%	141,917	100%	145,412	100%	167,748	100%	186,648	100%	195,937	100%	205,259	100%	208,499	100%	200,967	100%	184,444	100%

Note: NEC stands for not elsewhere classified.

TABLE 9
Lost-Time Claims by Source of Injury

Source of Injury	Year of Accident																			
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Bodily motion	20,562	13.0%	20,360	14.3%	20,403	14.0%	22,915	13.7%	26,057	14.0%	26,406	13.5%	26,336	12.8%	27,352	13.1%	27,440	13.7%	25,782	14.0%
Working surfaces	19,915	12.6%	19,339	13.6%	19,116	13.1%	22,404	13.4%	25,801	13.8%	25,695	13.1%	26,738	13.0%	27,181	13.0%	26,376	13.1%	25,537	13.8%
Boxes, barrels, containers, packages	15,376	9.8%	14,314	10.1%	15,613	10.7%	18,301	10.9%	19,831	10.6%	21,192	10.8%	23,591	11.5%	23,900	11.5%	25,302	12.6%	23,763	12.9%
Metal items	18,944	12.0%	14,178	10.0%	12,743	8.8%	17,100	10.2%	20,132	10.8%	18,524	9.5%	20,649	10.1%	20,842	10.0%	20,668	10.3%	18,724	10.2%
Vehicles	11,818	7.5%	10,559	7.4%	10,935	7.5%	12,367	7.4%	12,935	6.9%	13,713	7.0%	14,657	7.1%	14,293	6.9%	11,910	5.9%	9,932	5.4%
Machines	10,541	6.7%	8,082	5.7%	7,915	5.4%	9,365	5.6%	10,781	5.8%	10,897	5.6%	11,346	5.5%	10,811	5.2%	9,589	4.8%	7,998	4.3%
Hand tools, not powered	7,335	4.7%	6,590	4.6%	6,961	4.8%	8,148	4.9%	8,820	4.7%	9,488	4.8%	9,816	4.8%	9,421	4.5%	9,046	4.5%	7,925	4.3%
Animals, insects, birds, reptiles, persons	5,485	3.5%	5,444	3.8%	5,935	4.1%	6,701	4.0%	7,491	4.0%	7,378	3.8%	7,775	3.8%	8,259	4.0%	8,198	4.1%	7,857	4.3%
Furniture, fixtures, furnishings	3,862	2.4%	3,586	2.5%	4,068	2.8%	4,425	2.6%	5,050	2.7%	5,888	3.0%	6,134	3.0%	6,345	3.0%	5,761	2.9%	5,054	2.7%
Hand tools, powered	3,317	2.1%	2,924	2.1%	3,599	2.5%	4,218	2.5%	3,686	2.0%	4,087	2.1%	4,469	2.2%	4,533	2.2%	4,483	2.2%	3,329	1.8%
Buildings and structures	2,717	1.7%	2,400	1.7%	2,471	1.7%	2,615	1.6%	2,673	1.4%	2,996	1.5%	3,244	1.6%	3,075	1.5%	3,249	1.6%	2,989	1.6%
Wood items	3,070	1.9%	2,452	1.7%	2,736	1.9%	3,199	1.9%	3,523	1.9%	4,055	2.1%	4,388	2.1%	4,184	2.0%	3,487	1.7%	2,851	1.5%
Particles	2,912	1.8%	2,555	1.8%	2,547	1.8%	3,070	1.8%	3,327	1.8%	3,082	1.6%	3,516	1.7%	4,105	2.0%	3,162	1.6%	2,674	1.4%
Electric apparatus	1,990	1.3%	1,761	1.2%	1,794	1.2%	1,879	1.1%	2,190	1.2%	2,219	1.1%	2,338	1.1%	2,397	1.1%	2,181	1.1%	2,070	1.1%
Chemicals and chemical compounds	2,035	1.3%	1,687	1.2%	1,618	1.1%	1,859	1.1%	2,192	1.2%	2,231	1.1%	2,410	1.2%	2,252	1.1%	1,980	1.0%	1,562	0.8%
Glass items	1,247	0.8%	1,280	0.9%	968	0.7%	1,221	0.7%	1,486	0.8%	1,524	0.8%	1,763	0.9%	1,758	0.8%	1,548	0.8%	1,380	0.7%
Liquids	972	0.6%	927	0.7%	963	0.7%	1,048	0.6%	1,173	0.6%	1,144	0.6%	1,161	0.6%	1,079	0.5%	1,101	0.5%	1,085	0.6%
Food products	1,095	0.7%	1,147	0.8%	972	0.7%	1,120	0.7%	1,337	0.7%	1,330	0.7%	1,461	0.7%	1,339	0.6%	1,214	0.6%	1,060	0.6%
Mechanical power transmission apparatus	509	0.3%	467	0.3%	576	0.4%	707	0.4%	1,024	0.5%	1,020	0.5%	1,031	0.5%	1,056	0.5%	949	0.5%	819	0.4%
Plants, trees and vegetation	1,131	0.7%	985	0.7%	1,249	0.9%	1,254	0.7%	1,209	0.6%	1,207	0.6%	1,061	0.5%	870	0.4%	786	0.4%	766	0.4%
Boilers and pressure vessels	467	0.3%	443	0.3%	501	0.3%	507	0.3%	523	0.3%	741	0.4%	878	0.4%	860	0.4%	855	0.4%	757	0.4%
Hoisting apparatus	947	0.6%	880	0.6%	616	0.4%	694	0.4%	825	0.4%	950	0.5%	945	0.5%	877	0.4%	797	0.4%	738	0.4%
Conveyors	501	0.3%	516	0.4%	606	0.4%	624	0.4%	670	0.4%	792	0.4%	729	0.4%	723	0.3%	767	0.4%	695	0.4%
Radiating substances and equipment	959	0.6%	719	0.5%	581	0.4%	710	0.4%	812	0.4%	854	0.4%	941	0.5%	974	0.5%	894	0.4%	692	0.4%
Paper and pulp items	622	0.4%	577	0.4%	613	0.4%	673	0.4%	812	0.4%	917	0.5%	937	0.5%	848	0.4%	818	0.4%	689	0.4%
Ceramic items	731	0.5%	585	0.4%	641	0.4%	752	0.4%	842	0.5%	940	0.5%	971	0.5%	992	0.5%	891	0.4%	649	0.4%
Mineral items, non – metallic	650	0.4%	570	0.4%	575	0.4%	617	0.4%	634	0.3%	756	0.4%	754	0.4%	720	0.3%	616	0.3%	558	0.3%
Flame, fire and smoke	892	0.6%	699	0.5%	608	0.4%	735	0.4%	788	0.4%	798	0.4%	814	0.4%	819	0.4%	652	0.3%	535	0.3%
Ladders	422	0.3%	391	0.3%	389	0.3%	443	0.3%	419	0.2%	574	0.3%	412	0.2%	468	0.2%	437	0.2%	411	0.2%
Plastic items	306	0.2%	234	0.2%	284	0.2%	313	0.2%	441	0.2%	564	0.3%	621	0.3%	590	0.3%	517	0.3%	389	0.2%
Pumps and prime movers	268	0.2%	262	0.2%	241	0.2%	239	0.1%	310	0.2%	334	0.2%	352	0.2%	335	0.2%	329	0.2%	290	0.2%
Textile items	305	0.2%	220	0.2%	212	0.1%	226	0.1%	340	0.2%	390	0.2%	436	0.2%	432	0.2%	385	0.2%	278	0.2%
Coal and petroleum products	393	0.2%	316	0.2%	297	0.2%	323	0.2%	353	0.2%	396	0.2%	389	0.2%	385	0.2%	352	0.2%	248	0.1%
Steam	241	0.2%	187	0.1%	165	0.1%	186	0.1%	206	0.1%	229	0.1%	247	0.1%	256	0.1%	223	0.1%	234	0.1%
Heating equipment	237	0.2%	210	0.1%	188	0.1%	241	0.1%	286	0.2%	328	0.2%	291	0.1%	278	0.1%	271	0.1%	213	0.1%
Clothing, apparel and shoes	152	0.1%	146	0.1%	168	0.1%	205	0.1%	271	0.1%	241	0.1%	264	0.1%	293	0.1%	271	0.1%	206	0.1%
Soaps, detergents and cleaning compounds	209	0.1%	159	0.1%	146	0.1%	125	0.1%	240	0.1%	257	0.1%	228	0.1%	211	0.1%	214	0.1%	144	0.1%
Noise	581	0.4%	651	0.5%	649	0.4%	542	0.3%	479	0.3%	543	0.3%	677	0.3%	611	0.3%	661	0.3%	107	0.1%
Scrap, debris, waste material	59	0.0%	33	0.0%	50	0.0%	31	0.0%	67	0.0%	40	0.0%	39	0.0%	34	0.0%	48	0.0%	98	0.1%
Animal products	85	0.1%	86	0.1%	80	0.1%	133	0.1%	164	0.1%	160	0.1%	141	0.1%	131	0.1%	74	0.0%	45	0.0%
Infectious and parasitic agents	132	0.1%	219	0.2%	224	0.2%	212	0.1%	24	0.0%	26	0.0%	37	0.0%	28	0.0%	41	0.0%	33	0.0%
Air pressure	40	0.0%	35	0.0%	33	0.0%	50	0.0%	56	0.0%	41	0.0%	35	0.0%	28	0.0%	31	0.0%	26	0.0%
Heat, atmospheric and environmental	32	0.0%	14	0.0%	38	0.0%	16	0.0%	9	0.0%	17	0.0%	42	0.0%	51	0.0%	19	0.0%	14	0.0%
Cold	60	0.0%	63	0.0%	32	0.0%	37	0.0%	59	0.0%	53	0.0%	38	0.0%	61	0.0%	50	0.0%	12	0.0%
Mineral items, metallic	9	0.0%	3	0.0%	3	0.0%	3	0.0%	6	0.0%	0	0.0%	1	0.0%	8	0.0%	0	0.0%	6	0.0%
Drugs and medicines	18	0.0%	29	0.0%	20	0.0%	25	0.0%	23	0.0%	22	0.0%	32	0.0%	24	0.0%	22	0.0%	5	0.0%
Silica	35	0.0%	32	0.0%	18	0.0%	20	0.0%	25	0.0%	23	0.0%	23	0.0%	13	0.0%	34	0.0%	2	0.0%
Miscellaneous	12,327	7.8%	11,937	8.4%	13,473	9.3%	14,515	8.7%	15,533	8.3%	19,830	10.1%	18,347	8.9%	20,363	9.8%	15,246	7.6%	11,608	6.3%
Unclassified or unidentified	1,184	0.8%	664	0.5%	779	0.5%	635	0.4%	713	0.4%	1,045	0.5%	1,754	0.9%	2,034	1.0%	7,022	3.5%	11,605	6.3%
Total	**157,697**	**100%**	**141,917**	**100%**	**145,412**	**100%**	**167,748**	**100%**	**186,648**	**100%**	**195,937**	**100%**	**205,259**	**100%**	**208,499**	**100%**	**200,967**	**100%**	**184,444**	**100%**

TABLE 10
Lost-Time Claims by Occupation

Occupation	Year of Accident																			
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Products fabricating, assembling and repairing	23,702	15.0%	20,569	14.5%	20,675	14.2%	26,040	15.5%	30,380	16.3%	31,484	16.1%	30,332	14.8%	30,662	14.7%	29,077	14.5%	26,482	14.4%
Service	17,006	10.8%	16,847	11.9%	17,197	11.8%	19,340	11.5%	21,988	11.8%	22,630	11.5%	23,277	11.3%	23,206	11.1%	22,156	11.0%	22,602	12.3%
Machining and related	15,630	9.9%	12,224	8.6%	11,533	7.9%	14,167	8.4%	16,109	8.6%	17,714	9.0%	18,691	9.1%	18,301	8.8%	17,815	8.9%	15,868	8.6%
Construction trades	15,193	9.6%	13,204	9.3%	13,834	9.5%	15,071	9.0%	16,848	9.0%	17,895	9.1%	18,061	8.8%	18,006	8.6%	17,271	8.6%	15,755	8.5%
Transport equipment operating	12,114	7.7%	11,044	7.8%	11,032	7.6%	12,642	7.5%	13,862	7.4%	13,720	7.0%	13,735	6.7%	13,933	6.7%	13,272	6.6%	13,402	7.3%
Materials handling and related	9,881	6.3%	8,333	5.9%	8,255	5.7%	10,029	6.0%	12,074	6.5%	12,866	6.6%	13,132	6.4%	13,458	6.5%	12,506	6.2%	11,774	6.4%
Clerical and related	8,906	5.6%	8,889	6.3%	9,155	6.3%	10,085	6.0%	10,801	5.8%	12,037	6.1%	12,052	5.9%	12,083	5.8%	11,679	5.8%	11,001	6.0%
Processing	11,471	7.3%	9,762	6.9%	10,075	6.9%	12,085	7.2%	13,147	7.0%	14,077	7.2%	14,280	7.0%	13,225	6.3%	11,817	5.9%	10,830	5.9%
Medicine and health	5,375	3.4%	5,546	3.9%	5,846	4.0%	6,551	3.9%	7,010	3.8%	7,186	3.7%	7,485	3.6%	7,811	3.7%	8,099	4.0%	8,677	4.7%
Sales	4,145	2.6%	4,008	2.8%	4,378	3.0%	5,083	3.0%	5,611	3.0%	5,379	2.7%	5,318	2.6%	5,112	2.5%	5,313	2.6%	6,070	3.3%
Farming, horticultural and animal husbandry	2,716	1.7%	2,584	1.8%	2,851	2.0%	3,150	1.9%	3,267	1.8%	3,121	1.6%	3,055	1.5%	2,951	1.4%	2,559	1.3%	2,653	1.4%
Other crafts and equipment operating	1,909	1.2%	1,639	1.2%	1,664	1.1%	1,739	1.0%	1,896	1.0%	2,617	1.3%	2,414	1.2%	2,312	1.1%	2,293	1.1%	2,092	1.1%
Teaching and related	915	0.6%	1,034	0.7%	946	0.7%	1,249	0.7%	1,347	0.7%	1,402	0.7%	1,457	0.7%	1,587	0.8%	1,672	0.8%	1,784	1.0%
Natural sciences, engineering and mathematics	1,073	0.7%	1,091	0.8%	1,045	0.7%	956	0.6%	1,278	0.7%	1,111	0.6%	1,196	0.6%	1,247	0.6%	1,131	0.6%	1,296	0.7%
Social sciences and related	705	0.4%	695	0.5%	719	0.5%	796	0.5%	909	0.5%	1,036	0.5%	923	0.4%	1,014	0.5%	1,160	0.6%	1,196	0.6%
Managerial, administrative and related	752	0.5%	691	0.5%	649	0.4%	656	0.4%	766	0.4%	801	0.4%	739	0.4%	601	0.3%	596	0.3%	735	0.4%
Mining and quarrying including oil and gas	1,784	1.1%	1,509	1.1%	1,372	0.9%	1,517	0.9%	1,237	0.7%	1,226	0.6%	1,211	0.6%	1,061	0.5%	820	0.4%	700	0.4%
Forestry and logging	1,375	0.9%	1,048	0.7%	1,428	1.0%	1,458	0.9%	1,413	0.8%	1,175	0.6%	876	0.4%	739	0.4%	591	0.3%	516	0.3%
Artistic, literary, recreational and related	365	0.2%	367	0.3%	364	0.3%	321	0.2%	383	0.2%	442	0.2%	464	0.2%	448	0.2%	427	0.2%	488	0.3%
Fishing, hunting, trapping and related	30	0.0%	34	0.0%	41	0.0%	38	0.0%	51	0.0%	54	0.0%	32	0.0%	25	0.0%	23	0.0%	20	0.0%
Religion	13	0.0%	5	0.0%	3	0.0%	3	0.0%	5	0.0%	2	0.0%	4	0.0%	6	0.0%	1	0.0%	2	0.0%
Occupations, NEC	13,590	8.6%	11,616	8.2%	12,352	8.5%	13,021	7.8%	12,870	6.9%	12,040	6.1%	14,509	7.1%	15,760	7.6%	16,292	8.1%	15,516	8.4%
Occupation not stated	9,047	5.7%	9,178	6.5%	9,998	6.9%	11,751	7.0%	13,396	7.2%	15,922	8.1%	22,016	10.7%	24,951	12.0%	24,397	12.1%	14,985	8.1%
Total	157,697	100%	141,917	100%	145,412	100%	167,748	100%	186,648	100%	195,937	100%	205,259	100%	208,499	100%	200,967	100%	184,444	100%

Note: NEC stands for not elsewhere classified.

TABLE 11
Lost-Time Claims by Industry

Industry	Year of Accident																			
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Manufacturing	62,129	39.4%	51,282	36.1%	52,284	36.0%	65,039	38.8%	73,000	39.1%	78,104	39.9%	82,430	40.2%	82,528	39.6%	77,457	38.5%	66,101	35.8%
Community, business and personal services	22,473	14.3%	22,226	15.7%	23,440	16.1%	27,245	16.2%	31,337	16.8%	33,039	16.9%	35,267	17.2%	35,940	17.2%	35,483	17.7%	35,911	19.5%
Trade	22,936	14.5%	20,631	14.5%	21,184	14.6%	24,246	14.5%	27,379	14.7%	29,123	14.9%	30,447	14.8%	33,347	16.0%	32,203	16.0%	30,970	16.8%
Construction	14,155	9.0%	12,023	8.5%	12,467	8.6%	13,602	8.1%	15,301	8.2%	16,991	8.7%	18,790	9.2%	18,755	9.0%	19,093	9.5%	16,249	8.8%
Transportation, communications and and other utilities	15,073	9.6%	15,850	11.2%	15,486	10.6%	16,386	9.8%	17,633	9.4%	17,276	8.8%	16,918	8.2%	16,365	7.8%	16,025	8.0%	15,452	8.4%
Public administration and defence	13,103	8.3%	12,937	9.1%	13,061	9.0%	13,511	8.1%	14,276	7.6%	14,251	7.3%	14,268	7.0%	14,946	7.2%	14,799	7.4%	14,366	7.8%
Agriculture	2,191	1.4%	2,027	1.4%	2,382	1.6%	2,374	1.4%	2,456	1.3%	2,361	1.2%	2,236	1.1%	2,019	1.0%	1,749	0.9%	1,721	0.9%
Mines	2,955	1.9%	2,497	1.8%	2,370	1.6%	2,499	1.5%	2,280	1.2%	2,130	1.1%	2,377	1.2%	2,151	1.0%	1,804	0.9%	1,606	0.9%
Finance, insurance and real estate	1,448	0.9%	1,385	1.0%	1,392	1.0%	1,434	0.9%	1,684	0.9%	1,580	0.8%	1,626	0.8%	1,658	0.8%	1,651	0.8%	1,478	0.8%
Forestry	1,212	0.8%	1,020	0.7%	1,305	0.9%	1,383	0.8%	1,249	0.7%	1,037	0.5%	874	0.4%	772	0.4%	656	0.3%	567	0.3%
Fishing and trapping	30	0.0%	34	0.0%	37	0.0%	27	0.0%	51	0.0%	45	0.0%	26	0.0%	18	0.0%	22	0.0%	23	0.0%
Unclassified or unidentified	2	0.0%	5	0.0%	4	0.0%	2	0.0%	2	0.0%	0	0.0%	0	0.0%	0	0.0%	25	0.0%	0	0.0%
Total	157,697	100%	141,917	100%	145,412	100%	167,748	100%	186,648	100%	195,937	100%	205,259	100%	208,499	100%	200,967	100%	184,444	100%

Note: Based on Standard Industrial Classification (1970 version).

Occupational Fatalities

Occupational Fatalities

Fatal claims refer to all claims where a fatality has occurred and fatal benefits are being claimed. This section shows the distribution of fatal claims submitted (Table 12) and fatal claims allowed (Table 13). The number of allowed claims are irrespective of the year in which the claim was registered or the year in which the fatality occurred. Hence, numbers within each of the **two tables are not comparable.**

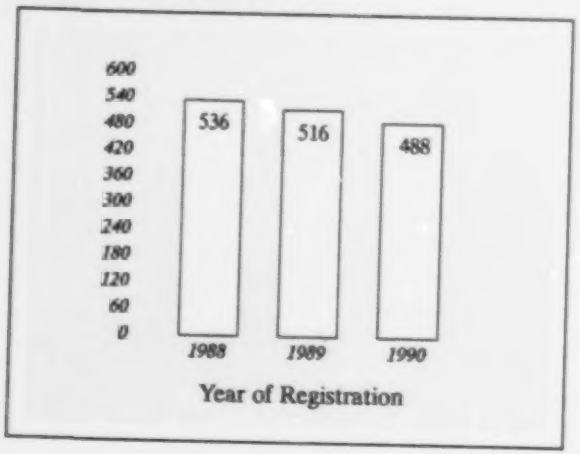
Fatal claims are classified into the following categories:

- Occupational diseases. This means the worker died as a consequence of an occupational disease.
- Immediate deaths. This means the worker had an accident at work and died the same day.
- Not immediate deaths. This means the worker had an accident at work and died at a later date as a consequence of the injuries.
- 100% disability pensions. This means the worker who died was receiving a pension with a 100% permanent disability rating.

TABLE 12
Occupational Fatalities by Year of Registration, 1988 – 1990

	Year of Registration					
	1988		1989		1990	
Diseases	228	43%	226	44%	256	52%
Immediate Deaths	175	33%	172	33%	131	27%
Not immediate Deaths	60	11%	54	10%	54	11%
100% Pensions	73	14%	64	12%	47	10%
Total	536	100%	516	100%	488	100%

Registered Fatal Claims



1990 Registered Fatal Claims by Category

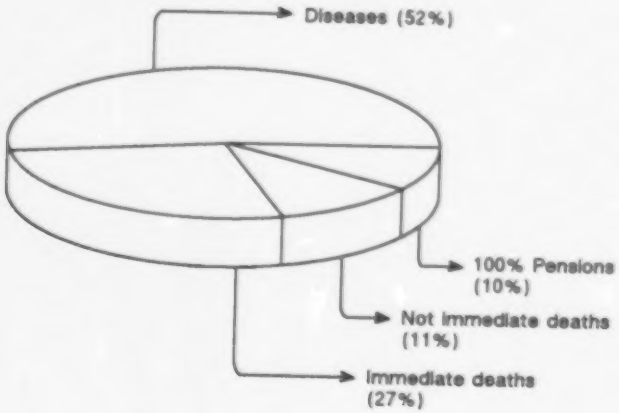
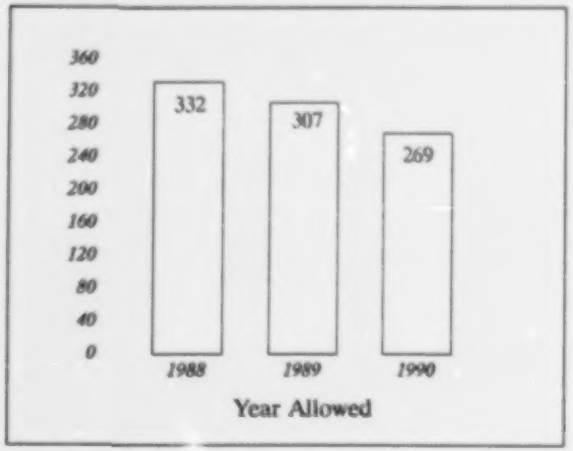


TABLE 13

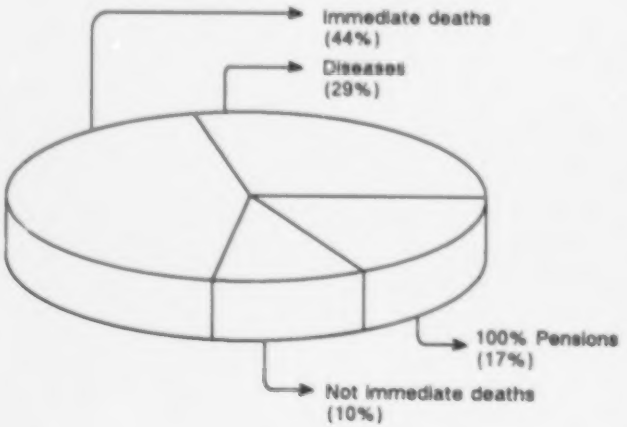
Occupational Fatalities by Year Allowed, 1988 - 1990

	Year Allowed					
	1988		1989		1990	
Diseases	98	30%	87	28%	77	29%
Immediate Deaths	141	42%	128	42%	119	44%
Not immediate Deaths	21	6%	31	10%	28	10%
100% Pensions	72	22%	61	20%	45	17%
Total	**332**	**100%**	**307**	**100%**	**269**	**100%**

Allowed Fatal Claims



1990 Allowed Fatal Claims by Category



Note: At the time of printing this publication, there were 69 claims pending an entitlement decision. The majority of these claims were disease claims registered in 1990. Entitlement decisions for this category of claims usually take a longer period of time.

Duration of Disability

Duration of Disability

This section shows the distribution of lost–time claims according to the length of time an injured worker experienced temporary total disability. The duration of disability is determined by the number of calendar days for which temporary total disability benefits are paid within the first 90 calendar days of the date of accident.

Notes:

1. Although these statistics include time on benefits within only 90 days of the injury, a very high proportion of claims are, in fact, decided within this period. Thus, these figures are highly correlated with other figures based on longer time periods. Workers who stayed on temporary total disability for longer than 90 days are also included in these figures and are grouped into the last category in the table (12 weeks or more).

2. The figures here are compiled based on all lost–time injuries with temporary total disability benefits paid. Since some lost–time injuries do not involve temporary total disability (in some fatality and permanent impairment cases, for instance), the total number of claims shown in this section are not the same as those given in **Table 2**.

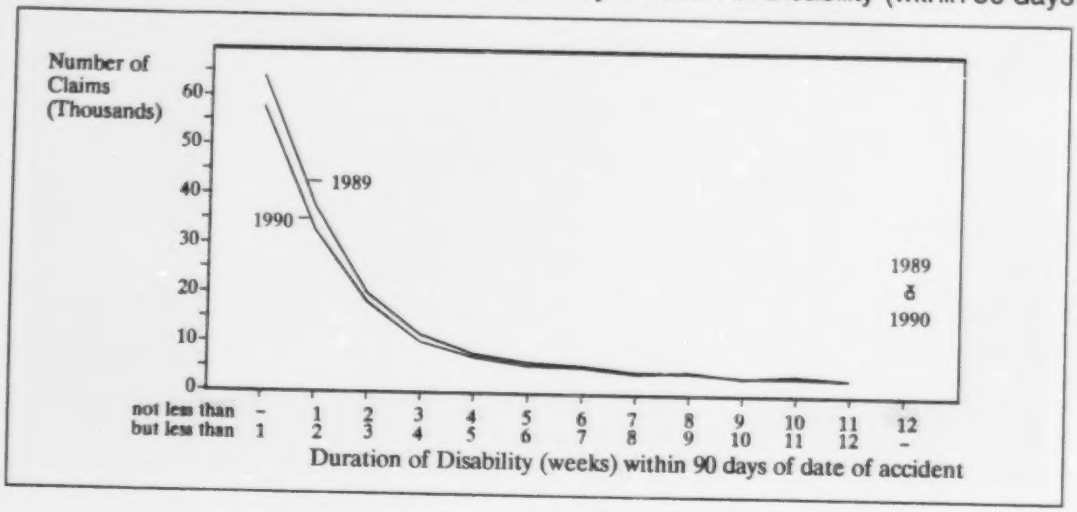
3. It should also be noted that since claims are allocated by year of accident, the figures are subject to maturing as more accidents that occurred in these years are reported and allowed subsequent to the compilation of these duration statistics (see explanatory notes in **Table 2** for details).

TABLE 14

Duration of Disability by Year of Accident

Not less than	Less than	Year of Accident								
		1988			1989			1990		
		Claims	%	Cumulative %	Claims	%	Cumulative %	Claims	%	Cumulative %
–	1 week	67,099	33.5%	33.5%	63,780	33.2%	33.2%	57,626	32.6%	32.6%
1 week	2 weeks	39,475	19.7%	53.2%	37,261	19.4%	52.5%	32,531	18.4%	51.1%
2 weeks	3 weeks	20,581	10.3%	63.5%	19,832	10.3%	62.9%	18,000	10.2%	61.3%
3 weeks	4 weeks	12,032	6.0%	69.5%	11,476	6.0%	68.8%	10,028	5.7%	66.9%
4 weeks	5 weeks	8,139	4.1%	73.6%	7,786	4.0%	72.9%	7,077	4.0%	71.0%
5 weeks	6 weeks	6,410	3.2%	76.8%	6,177	3.2%	76.1%	5,430	3.1%	74.0%
6 weeks	7 weeks	5,625	2.8%	79.6%	5,527	2.9%	79.0%	5,171	2.9%	77.0%
7 weeks	8 weeks	4,419	2.2%	81.8%	4,407	2.3%	81.2%	4,024	2.3%	79.2%
8 weeks	9 weeks	4,130	2.1%	83.9%	4,239	2.2%	83.5%	4,509	2.6%	81.8%
9 weeks	10 weeks	3,432	1.7%	85.6%	3,400	1.8%	85.2%	3,261	1.8%	83.6%
10 weeks	11 weeks	3,279	1.6%	87.2%	3,456	1.8%	87.0%	3,915	2.2%	85.9%
11 weeks	12 weeks	3,376	1.7%	88.9%	3,258	1.7%	88.7%	3,206	1.8%	87.7%
12 weeks	+	22,200	11.1%	100.0%	21,709	11.3%	100.0%	21,768	12.3%	100.0%
Total		200,197	100.0%		192,308	100.0%		176,546	100.0%	

Frequency Distribution of Lost-Time Claims by Duration of Disability (within 90 days of date of accident)


Number of Claims (Thousands)
60
50
40
30
20
10
0
1989
1990
1989 & 1990
not less than – 1 2 3 4 5 6 7 8 9 10 11 12
but less than 1 2 3 4 5 6 7 8 9 10 11 12 –
Duration of Disability (weeks) within 90 days of date of accident

Pension Awards

TABLE 15

Periodic Pensions and Supplements Awarded during the Year by Percentage of Permanent Disability, 1981 – 1990

Life and Provisional Periodic Pension Awards

Percent of Disability	Year of Award																			
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
10.0% or less	4,442	43%	5,631	45%	5,976	47%	6,522	44%	6,250	46%	6,997	47%	8,379	50%	7,249	51%	11,355	53%	8,774	48%
10.1 – 20.0%	3,513	34%	4,130	33%	4,416	35%	5,640	38%	4,907	36%	5,390	36%	5,737	34%	4,802	34%	7,143	33%	6,663	36%
20.1 – 50.0%	2,010	19%	2,208	18%	1,906	15%	2,222	15%	2,044	15%	2,048	14%	2,230	13%	1,856	13%	2,661	12%	2,368	13%
50.1 – 99.9%	291	3%	281	2%	214	2%	301	2%	287	2%	254	2%	244	1%	203	1%	263	1%	291	2%
100.0%	165	2%	206	2%	189	1%	131	1%	138	1%	143	1%	143	1%	121	1%	156	1%	224	1%
Total	10,421	100%	12,456	100%	12,701	100%	14,816	100%	13,626	100%	14,832	100%	16,733	100%	14,231	100%	21,578	100%	18,320	100%

Supplements

	Year of Award																			
	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Total	4,130	100%	5,766	100%	7,380	100%	8,930	100%	11,734	100%	14,381	100%	17,163	100%	13,173	100%	24,623	100%	26,057	100%

Notes:

1. A substantially higher number of supplements were awarded in 1989 and 1990 as a result of the transitional provisions of section 135 of the *Workers' Compensation Act*.
2. Figures exclude lump sum awards.
3. Figures include first time awards as well as reassessments. In the case of reassessments, the latest cumulative percentage disability is used.
4. Figures are not counts of workers receiving pensions and/or supplements. Some pensioners receive more than one award in a year.
5. The lower volume of pension awards in 1988 was the result of a backlog which was processed in early 1989. In combination, the total awards for the two years are consistent with previous levels and the growth in claims volumes over previous years.
6. The split of 1990 supplements is 20,889 under section 135(4) and 5,168 under section 135(2).
7. The reduction in periodic pension awards in 1990 was offset by an increase in the number of workers who elected to receive their pension award as a lump sum.

TABLE 16

Periodic Pensions and Supplements Active at the end of the Year by Percentage of Permanent Disability, 1981 – 1990

Life and Provisional Periodic Pension Awards

Percent of Disability	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
10.0% or less	26,317	38%	29,621	39%	33,068	40%	36,871	40%	40,342	41%	44,198	41%	49,193	42%	53,626	43%	61,706	44%	64,749	43%
10.1 – 20.0%	27,235	40%	29,647	39%	32,273	39%	35,736	39%	38,629	39%	41,729	39%	45,064	39%	47,922	38%	52,558	38%	54,367	36%
20.1 – 30.0%	7,268	11%	8,114	11%	8,834	11%	9,620	11%	10,294	10%	10,979	10%	11,813	10%	12,490	10%	13,686	10%	14,148	9%
30.1 – 50.0%	4,568	7%	4,921	6%	5,172	6%	5,423	6%	5,698	6%	5,948	6%	6,182	5%	6,417	5%	6,824	5%	6,934	5%
50.1% or more	3,210	5%	3,440	5%	3,574	4%	3,742	4%	3,907	4%	4,010	4%	4,146	4%	4,237	3%	4,408	3%	4,791	3%
Unknown																			5,776	4%
Total	68,598	100%	75,743	100%	82,921	100%	91,392	100%	98,870	100%	106,864	100%	116,398	100%	124,692	100%	139,182	100%	150,765	100%

Supplements

	1981	%	1982	%	1983	%	1984	%	1985	%	1986	%	1987	%	1988	%	1989	%	1990	%
Total	1,602	100%	2,070	100%	2,730	100%	3,345	100%	4,260	100%	6,784	100%	9,015	100%	6,750	100%	22,976	100%	36,059	100%

Notes:

1. Figures represent the total number of awards for which the Board was paying benefits on December 31 of the reference year. They include awards made in the reference year as well as in previous years.
2. Figures include first time awards as well as reassessments. In the case of reassessments, the latest cumulative percentage disability is used.
3. Figures do not represent the number of workers receiving pensions and/or supplements. A small number of pensioners are in receipt of more than one award at December 31 of the reference year.
4. Figures exclude lump sum awards.
5. Provisional pensions are awarded in certain cases for a fixed period of years.
6. The unknown category for 1990 is the result of the transition to a new benefit system at the Board. These awards were still active on the old benefit system and a breakdown by percent of disability was not available.
7. The substantially higher number of supplement awards active at the end of 1989 and 1990 was the result of the transitional provisions of section 135 of Bill 162.
8. The split of 1990 active supplements is 33,501 under section 135(4), 2,558 under section 135(2).

Vocational Rehabilitation Activities

TABLE 17
Injured Workers Referred for Vocational Rehabilitation, 1981 - 1990

	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Injured workers referred	6,545	7,656	8,126	7,633	11,269	11,365	13,496	13,811	16,051	28,083

TABLE 18
Injured Workers Completing Rehabilitation Programs, 1981 - 1990

Injured Workers Employed with	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Accident employer	1,020	991	1,320	1,293	2,031	2,145	2,001	2,123	3,057	4,865
New employer	1,893	1,545	1,651	2,162	2,534	2,678	2,867	3,099	3,260	2,640
Self-employed	191	169	217	259	309	328	361	299	346	461
Total Employed	**3,104**	**2,705**	**3,188**	**3,714**	**4,874**	**5,151**	**5,229**	**5,521**	**6,663**	**7,966**
Assisted in becoming financially self-sufficient	608	777	793	696	707	794	927	977	1,293	917
Total Rehabilitated	**3,712**	**3,482**	**3,981**	**4,410**	**5,581**	**5,945**	**6,156**	**6,498**	**7,956**	**8,883**

Note : Vocational rehabilitation services normally extend for a period of 8 to 12 months.
The large number of workers referred in the second half of 1990, pursuant to Bill 162, will complete their programs in 1991.

Assessment Statistics for Schedule 1 Employers

TABLE 19

Average Rate of Assessment for Schedule 1 Employers, 1981 - 1990 (Rate Per $100 of Payroll)

	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Average rate of assessment	$ 1.69	$ 1.77	$ 1.88	$ 2.17	$ 2.31*	$ 2.65	$ 2.88	$ 3.02	$ 3.12	$ 3.18
Lowest rate of assessment	0.20	0.25	0.26	0.28	0.14	0.10	0.09	0.09	0.09	0.14
Highest rate of assessment	18.00	20.25	21.85	25.12	25.12	28.05	29.30	32.23	29.01	25.98

*The average rate of assessment for 1985, before allowing for the increase in the earnings ceiling under Bill 101 was $2.46.

TABLE 20

Changes in Schedule 1 Assessment Income and Assessable Payroll, 1981 - 1990 (1981 = 100%)

	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Assessment income (Gross)+ (Millions of $)	$601	$704	$789	$1,060	$1,330	$1,600	$1,962	$2,281	$2,525	$2,555
Percentage change - Assessment	100%	117%	131%	176%	221%	266%	326%	380%	420%	425%
Total payroll** (Billions of $)	$37.4	$40.9	$42.3	$48.8	$57.0	$61.6	$68.0	$73.8	$79.4	$80.4
Percentage change - Total payroll	100%	109%	113%	130%	152%	165%	182%	197%	212%	215%

+ Assessment income amounts shown above are gross figures before adjustments for penalties, bad debts, as well as experience rating refunds and surcharges. Net assessment income amounts are shown on page 32 of the 1990 WCB Annual Report.

** The 1990 assessable payroll is estimated based on the 1990 average assessment rate. The 1989 figures have been revised using the latest available information.